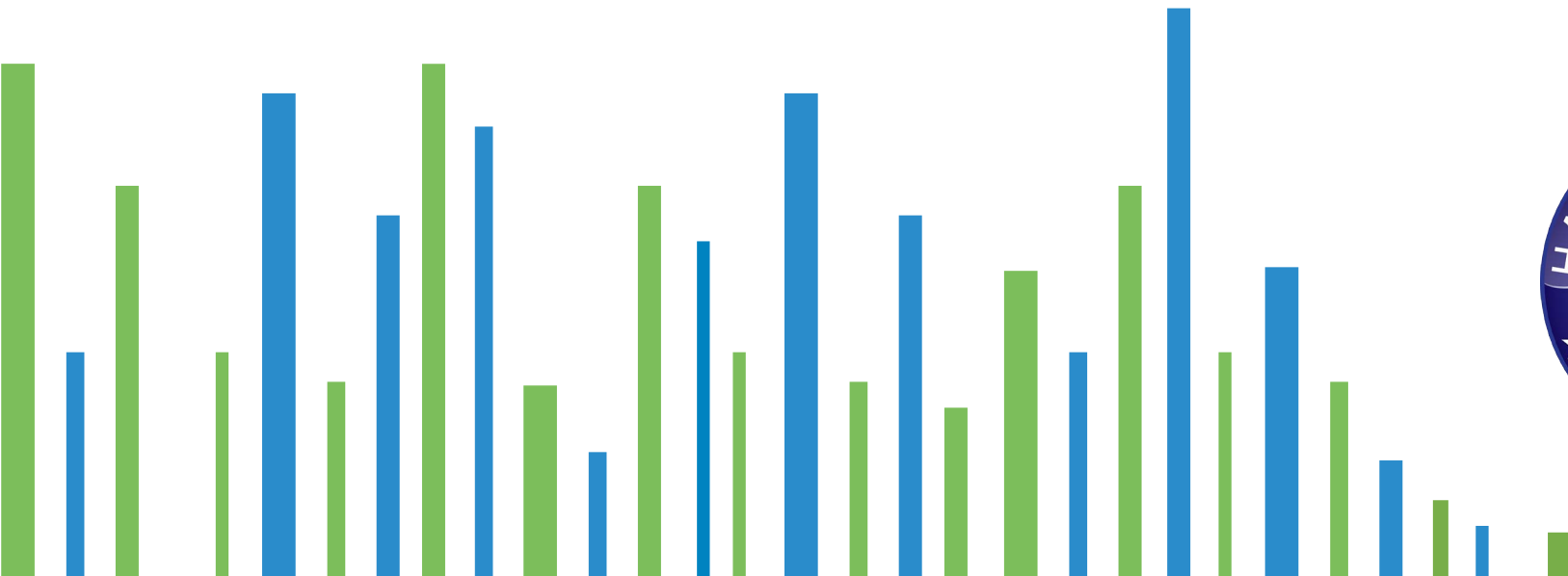


# **Employee Resource Guide 2017 / 2018**



# INTRODUCTION

The benefits described herein are effective March 1, 2017 through February 28, 2018. If there is any variation between the information provided in this Guide, the Plan Document, or the Group Contracts, the Plan Document and Group Contracts will prevail. This guide briefly describes the benefits offered to you and your family. It is not intended to modify the group policies and/or contracts between the carriers and the County.

You may obtain a detailed description of coverage provisions including the Summary of Benefits Coverage (SBC) and the Glossary of Terms - both of which are available in English & Spanish - and/or the Summary Plan Document (SPD) from Human Resources & Risk Management (HRRM) Employee Benefits. They are also available on the HRRM website at [harriscountytexas.gov/hrrm](http://harriscountytexas.gov/hrrm). See page 1 for additional information.

## CONTACT INFORMATION

### HUMAN RESOURCES & RISK MANAGEMENT

Employee Benefits ..... 713.274.5500  
Out of Area Toll Free..... 866.474.7475  
Web: [harriscountytexas.gov/hrrm](http://harriscountytexas.gov/hrrm), [wellathctexas.com](http://wellathctexas.com)

### MEDICAL COVERAGE

Cigna Member Services..... 800.244.6224  
Cigna Rx—Mail Order..... 800.285.4812  
Onsite Representative..... 713.274.5500 (Option 1)  
Flexible Spending Account..... 800.244.6224  
Cigna Employee Assistance Program..... 888.259.6279  
Web: [cigna.com](http://cigna.com), [mycigna.com](http://mycigna.com) & [cignabehavioral.com](http://cignabehavioral.com)

### DENTAL COVERAGE

UnitedHealthcare DHMO & PPO..... 866.528.6072  
Onsite Representative..... 713.274.5500 (Option 2)  
Web: [yourdentalplan.com/harriscounty](http://yourdentalplan.com/harriscounty)

### VISION COVERAGE

Superior Vision..... 800.507.3800  
Web: [www.superiorvision.com](http://www.superiorvision.com)

### LONG-TERM DISABILITY PLAN

CIGNA..... 800.362.4462  
Web: [cigna.com](http://cigna.com)

### LIFE INSURANCE

Dearborn National Insurance Company..... 800.348.4512  
Web: [dearbornnational.com](http://dearbornnational.com)

### DEFERRED COMPENSATION/457 PLANS

VALIC Retirement..... 800.448.2542  
Web: [valic.com](http://valic.com)

VOYA Financial Services..... 800.525.4225  
Web: [voyaretirement.voya.com](http://voyaretirement.voya.com)

Nationwide..... 877.677.3678  
Web: [nrsforu.com](http://nrsforu.com)

### RETIREMENT

Texas County & District Retirement System (TCDRS).... 800.823.7782  
Web: [tcdrs.org](http://tcdrs.org)

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# IMPORTANT INFORMATION REGARDING PLAN CHANGES, RELATED DOCUMENTS, & PRIVACY

## 2017 - 2018 PLAN CHANGES

Harris County has chosen Cigna's Open Access Plus plan that combines the enhanced benefits of providers who participate in an extensive provider network, as well as the limited availability of benefit coverage for non-participating providers. Cigna will administer Harris County's medical plans, prescription drug plan, Employee Assistance Plan (EAP), managed behavioral health, and flexible spending accounts for the 2017-2018 plan year.

Harris County members will now be covered under Cigna's Value Prescription Drug List. Please refer to this list at [harriscountytexas.gov/hrrm/cignavalueprescriptiondruglist](http://harriscountytexas.gov/hrrm/cignavalueprescriptiondruglist) to see if your drugs are covered.

In compliance with the Affordable Care Act, the Maximum Out-of-Pocket for in-network services for Individual/Family is now: Base Plan \$7,150/\$14,300; Healthy Actions Medical Plan (HAMP) Base \$6,650/\$13,300; Plus Plan \$6,150/\$12,300; and HAMP Plus Plan \$5,650/\$11,300. The deductible, coinsurance, medical and prescription drug copays will be applied to the maximum out-of-pocket.

## IMPORTANT MESSAGE REGARDING YOUR 2016 FEDERAL INCOME TAX RETURN

The Affordable Care Act requires Harris County to send an annual statement to all employees eligible for health insurance coverage describing the insurance available to them. The Internal Revenue Service (IRS) created Form 1095-C to serve as that statement. This form will be mailed directly to your home address in January 2017.

### What you need to do:

1. Provide Required Information: We need specific information on people enrolled in the health plan in order to provide you a complete 1095-C. If we do not have accurate Social Security Numbers on every dependent, the IRS may impose a penalty for non-compliance.
2. Ensure that your mailing address is correct in the County's payroll system. It's important because you will need information on the form to prepare your 2016 taxes.

## PLAN DOCUMENTS

**The Summary of Benefits Coverage (SBC)**, provided separately from the Resource Guide, summarizes the key features of our medical plans including: covered benefits, cost-sharing, coverage limitations, and exceptions.

**The Glossary of Health Coverage and Medical Terms** will help you understand some of the most common language used in health insurance documents.

Both the Summary of Benefits Coverage and the Glossary of Health Coverage and Medical Terms are available in English and Spanish versions on the Harris County website at [harriscountytexas.gov/hrrm](http://harriscountytexas.gov/hrrm).

You may obtain a printed copy of the SBC or the Glossary of Health Coverage and Medical Terms at no charge by contacting the Benefits Division at **713.274.5500**, or toll free at **866.474.7475** and it will be sent to you within seven days.

## NOTICE OF PRIVACY PRACTICES

This Notice describes how medical information about you may be used and disclosed and how you can request access to this information. Review it carefully.

This Notice is for participants and beneficiaries in the Plan. As a participant or beneficiary of the Plan, you are entitled to receive this Notice of the Plan's privacy practices with respect to your health information that the Plan creates or receives (your "Protected Health Information" or "PHI"). Our "Notice of Privacy Practices" was updated to comply with new changes to the Health Insurance Portability and Accountability Act ("HIPAA") effective as of March 26, 2013.

This Notice is intended to inform you about how we will use or disclose your PHI, your privacy rights with respect to PHI, our duties with respect to your PHI, your right to file a complaint with us or with the Secretary of the United States Health and Human Services ("HHS"), and how to contact our office for further information about our privacy practices. This Notice and the most updated "Notice of Privacy Practices" will be posted at [harriscountytexas.gov/hrrm](http://harriscountytexas.gov/hrrm), or you may request a copy by calling **713.274.5500**.



## OPEN ENROLLMENT FACTS FOR MEDICAL, DENTAL, VISION, FSA, LIFE, & LTD

**Open enrollment for the 2017/2018 plan year will be conducted from January 1 through January 31, 2017. Please contact your department's Benefits Coordinator for your department's deadline. Changes become effective March 1, 2017. You should carefully consider the insurance plans available to you and your dependents.**

All employees are automatically enrolled in the Base Medical, DHMO Dental, and Vision plans. Medical and dental plans each offer two options. Select your plan, then choose whether to enroll your eligible dependents. Reference pages 19-21 for medical plan details and pages 27-30 for dental plan details. Everyone in your family must be in the same plan.

We recommend you consider purchasing Optional LTD and Life insurance to enhance financial security in the event of an unexpected life change.

Our program allows you to customize your benefits package to best suit your needs and the needs of your family. Open enrollment is your opportunity to make allowable changes in your benefits for the forthcoming year.

### **Your Options:**

- Change your medical and/or dental plan
- Add and/or drop dependents
- Purchase or discontinue Optional Life insurance or Optional LTD
- Flexible Spending Account enrollment/disenrollment

To complete the process, sign your confirmation form and return it to your Benefits Coordinator/Payroll Clerk with the necessary documentation.

Harris County determines benefits, eligibility, and contributions for employees and their dependents subject to amendment and discontinuance at any time.

Choices made during open enrollment will remain in place until the following plan year.

Employees who fail to return their completed form will be defaulted to their benefit selections made for the 2016-2017 plan year.

All full-time employees are automatically enrolled for Basic Life and LTD coverage. Employees may purchase Optional Life up to three times their annual salary. Optional LTD is also available for purchase. Reference pages 32-34 for plan details.

Failure to drop dependents when required under this health plan may be considered insurance fraud and may result in a referral to the District Attorney's office for investigation. Any employee committing insurance fraud will be liable to reimburse the County for any claims activity.

Any questions concerning effective dates can be directed to your department's Benefits Coordinator/Payroll Clerk.

## QUALIFIED STATUS CHANGE / DEPENDENT ELIGIBILITY



Submitting required documentation is key to adding or dropping dependents to or from your coverage.

**Employees may experience life changes during the calendar year that would allow them to add or drop a dependent. Employees must submit a Health & Related Benefits Change form to make changes.**

Qualified Status Changes include:

- Birth of your child
- Adoption or placement of a foster child
- Marriage, divorce, or death
- Spouse and/or dependent gains or loses coverage through employment
- Significant change in the financial terms of health benefits provided through a spouse's employer or another carrier
- Unpaid leave of absence taken by employee or spouse
- Changing a dependent care provider or having a significant increase or decrease in provider payment
- Gain or loss of eligibility for Medicare or Medicaid
- Loss of State Children's Health Insurance Program (SCHIP), but not gain of SCHIP benefits

**Spouse:** A filed copy of a Formal Marriage License or Certificate of Informal Marriage. Any documents written in a foreign language must be accompanied by a certified English translation.

**Children:** A birth certificate listing the employee as the parent. A certificate of birth facts may be submitted up to age of five; however, a birth certificate is required for age five and up. Coverage is available up to age 26.

**Legal Custody or Guardianship:** Court documents, signed by a judge, granting permanent legal custody or permanent legal guardianship to employee. Coverage is available up to age 18.

**Stepchildren:** A birth certificate or other court document listing the employee's spouse as parent of the child, and the marriage license of the employee and parent of the child. Coverage is available up to age 26.

**Grandchildren:** A Certification of Financial Dependency form (obtain from department Benefits Coordinator), a birth certificate of the grandchild, and a birth certificate of the grandchild's mother or father. The grandchild must be related to the employee by birth or adoption and cannot be your spouse's grandchild. The grandchild must be claimed as a dependent on the employee's Federal Tax return every year to remain on the plan. A Grandchild Audit occurs in June of each year. Coverage is available up to age 26.

**Adopted Children:** Certified copy of court order or paperwork placing child in your home.

**Foster Children:** Foster care placement agreement between the employee and the Texas Department of Family & Protective Services or its subcontractor. Coverage is available up to age 18.

## MEDICAL SUPPORT NOTICES

Upon receipt of a Medical Support Notice from the Texas Attorney General or presiding court, or upon receipt of any similar such legal mandate by a court or agency having jurisdiction over the County, the County must comply with any such directive, subject to the terms of our plans. Such directives may not be overturned except through revised documentation received from the applicable agency overturning any prior directives. No refunds will be issued.

## CHOOSING YOUR PLAN / OUT-OF-NETWORK COVERAGE / LAB SERVICES

### CHOOSING THE BEST PLAN FOR YOU AND YOUR DEPENDENTS

Choosing the best plan should be based on several things such as your personal medical condition and usage of services, financial situation, and your level of comfort with coinsurance vs. copayments. The following may assist you in the decision-making process.

**Copayment:** predetermined dollar amount you will pay for a service (ex: physician visits, convenience care clinics, urgent care centers, physical therapy, counseling).

**Coinsurance:** percentage employee is responsible for paying up to a specific dollar amount per calendar year. Covered services are paid from 50%-100% depending on the plan selected, service rendered, and place of service.

**Deductible:** initial out-of-pocket costs that must be paid before the plan begins to pay benefits.

The **Base** and **HAMP Base** plans have set copayments for some in-network services, but require coinsurance for ambulance, durable medical equipment, hearing aids, complex imaging, home health care, hospice, inpatient hospitalization, outpatient surgery, physician hospital services, private-duty nursing, and skilled nursing facility. The **Base** plan has a \$600 per individual in-network deductible with an individual maximum out-of-pocket limit of \$7,150 per calendar year. The **HAMP Base** has a \$300 per individual in-network deductible with an individual maximum out-of-pocket of \$6,650 per calendar year.

The deductible and coinsurance only apply where services are not indicated as set copayments. Copayments do not apply to the annual deductible.

The **Plus** and **HAMP Plus** plans have a \$0 in-network deductible, set copayments for most in-network services, and an individual maximum out-of-pocket limit of \$6,150 and \$5,650 respectively per calendar year. However, these plans have a higher monthly premium contribution.

**Your Cigna Open Access Plus Plan does not require you to select a network primary care physician (PCP), although selecting a PCP is encouraged. These plans also allow you to self-refer to a specialist. Your choice of provider dictates the amount you will pay in copayments, coinsurance and/or deductibles.**

### OUT-OF-NETWORK COVERAGE

Harris County has limits on authorized costs associated with Out-of-Network facilities/providers. In an effort to maximize the highest level of benefit coverage, advise your participating physician to refer you only to in-network facilities and providers with Cigna. This will result in savings for both you and the county.

To help curb excessive out-of-network facility/provider costs, the county has established a Limited Out-of-Network reimbursement that limits the Plan's exposure to unreasonable costs for non-emergency services and procedures. If you use an out-of-network facility or provider, you will be responsible for paying the difference between the covered amount and the amount the facility charges. Non-covered expenses will not apply to your out-of-pocket maximum.

It is YOUR responsibility to make sure your physician, facility, or hospital is in-network or you will pay out-of-network costs. You can help keep costs down by using in-network providers.

NOTE: If you are currently on dialysis, coverage is provided in-network ONLY.

**Step 1:** Go to [www.cigna.com](http://www.cigna.com), click on "Find a Doctor" at the top of the screen. Then select the orange box that reads "For plans offered through work or school." (If you already have a Cigna plan, log in to [mycigna.com](http://mycigna.com))

**Step 2:** Choose whether you're looking for a doctor or a place to receive medical care.

**Step 3:** Enter the geographic location you want to search.

**Step 4:** Select one of the plans offered by your employer during open enrollment. Under "OAP" select the first radial button for "Open Access Plus, OA plus, Choice Fund OA Plus".

**Step 5:** Enter a name, specialty or other search word. Click SEARCH to see your results.

That's it! You can also refine your search results by distance, years in practice, specialty, languages spoken and more.

### LAB SERVICES



You must obtain your lab services through a Cigna contracted lab. Cigna is contracted with two of the largest national labs, LabCorp and Quest Diagnostics, as well as several regional and local labs. It is the member's responsibility to ensure the lab you use is contracted with Cigna, otherwise the claim will be considered out-of-network.





## GET ACTIVE

Participate in community events, onsite exercise classes, wellness challenges, and the HC Employee 5K.

## STAY WELL

Enroll in programs such as Naturally Slim that can help you stay well and better manage your condition.

## KNOW YOUR RISK

Take your online health assessment to learn your overall risk, or visit the Wellness Clinic at 1310 Prairie Street to have a routine mammogram and/or annual physical.

## BE INFORMED

Take a hands-on cooking class to learn a new, healthy recipe or watch a wellness class online! Get one-on-one health coaching services with a registered dietitian.

## CELEBRATE SUCCESS

Harris County has been recognized annually for its efforts in improving employee wellness. Share your own health accomplishments to help inspire and motivate others.

**Find out more about the programs and services offered by Harris County Employee Wellness at [wellathctx.com](http://wellathctx.com)**

**Email: [Wellness@bmd.hctx.net](mailto:Wellness@bmd.hctx.net) || Social: [Facebook.com/wellhctx](https://www.facebook.com/wellhctx)**



Questions?  
713.274.5500  
/ Option 9







Complete your Healthy Actions by 10/31/17

Questions? See your Wellness Champion at [wellathctx.com](http://wellathctx.com) for details

## Commit to Taking Better Care of Yourself This Year

and get rewarded with the Healthy Actions Medical Plan. This insurance option offers better coverage at the same cost as the Base Medical Plan or the Plus Medical Plan to help you save money on healthcare.

## Take These Easy Actions to Qualify

Complete these actions by Oct. 31, 2017, to be eligible for the 2018-2019 Healthy Actions Medical Plan year. The same requirements apply for the Plus Plan option. Please allow a minimum of 60 days for actions to be recorded.

### CLICK.

Take the **Cigna online Health Assessment** at [mycigna.com](http://mycigna.com). Log in (or register) and choose "Take My Health Assessment" under the "My Health" tab.

### CHECK.

Get a **checkup**. An annual routine physical or County-coordinated wellness screening qualifies.

### CHOOSE.

Complete 3 of the following:

- 1 flu shot
- 1 routine dental cleaning
- 1 routine vision exam
- 1 routine mammogram
- 1 routine OBGYN exam
- 1 prostate cancer screening
- 1 routine colonoscopy
- Harris County Employee 5K (must complete)
- Harris County Challenge (must complete)
- 2 hours of County-coordinated wellness training
- Naturally Slim program (must complete)
- Cigna Healthy Pregnancy, Healthy Babies Maternity Program
- Cigna Health Coaching Program (4 week min.)
- Cigna Your Health First Chronic Disease Management Program
- Earn 1,000 points via Cigna's Apps and Activities

### ELIGIBILITY

Healthy Actions must be completed between 10/1/2016 and 10/31/2017 by insurance-eligible employees and are required every year to be eligible. (Not required for covered dependents)

### TRACKING

Healthy Actions are tracked by Employee Wellness within Human Resources & Risk Management. Log in to the Harris County Employee Information website at [www.harriscountytexas.gov/employee](http://www.harriscountytexas.gov/employee), then scroll to the bottom and click the Healthy Actions Medical Plan Activities button to check your completed actions.

### FORMS

If a Healthy Action is not posted on the Harris County Employee Information Website after 60 days from the date you completed it, download a Proof of Completion form at [www.wellathctx.com](http://www.wellathctx.com) and submit it with documentation.\*

\*Most Healthy Actions are sent directly to Employee Wellness from the County's health/wellness vendors; however, we may not receive complete information if you use your DHMO plan for a routine dental cleaning or if you use another form of insurance other than the County's health plan to pay for services (for example, your Cigna medical insurance and not Superior Vision for your routine vision exam). In these cases, you may need to download a Proof of Completion form at [www.wellathctx.com](http://www.wellathctx.com) and submit it with the required documentation to request Healthy Actions credit. Keep in mind that **you do not need to submit a claim form unless your Healthy Action is not posted after 60 days at [www.harriscountytexas.gov/employee](http://www.harriscountytexas.gov/employee).**



## FITNESS DISCOUNTS with Healthy Rewards

### Cigna Fitness Discount Program (Healthy Rewards)

#### Fitness Discounts

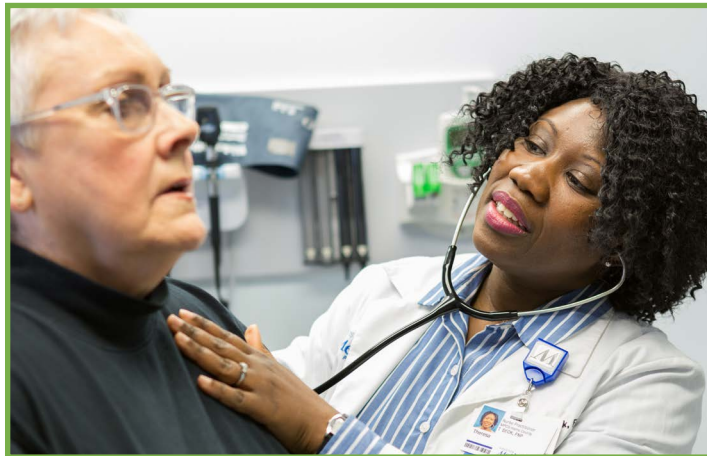
Save a minimum of 10% off enrollment fees and/or monthly dues, or the best available public rate based on the membership type you choose. Participating clubs are part of the American Specialty Health Networks and Choose Healthy. Find a fitness club at [www.choosehealthy.com](http://www.choosehealthy.com).

#### Gaiam® Yoga and Wellness Products

As a customer, you can choose from two offers:

- 40% off the Gaiam Yoga Solution Kit\* — includes a designer mat and yoga bag, props for difficult yoga poses and an instructional yoga DVD
- 25% off your first online purchase of Gaiam products\*
- You can also receive 20% off on each subsequent purchase within Gaiam's Yoga and Fitness categories.

\*Customer exclusives valid for current customers only. 25% off and 20% off offers not valid on items in the Clearance category on Gaiam.com. Valid on online orders only; not available in retail stores. Does not apply to previously placed orders. No other coupon or discount may be applied or combined. Other restrictions may apply. Limit 2 Yoga Solutions Kits per household. Customer discount activated when entering Gaiam through the Healthy Rewards® site.



## EMPLOYEE WELLNESS CLINIC

### Convenient Medical Care

(for Harris County Medical Plan members 18+ only)  
Clinic Hours: Monday-Friday 8 a.m. - 4 p.m.  
1310 Prairie, 9th Floor

#### A SAMPLING OF OUR SERVICES:

#### RESPIRATORY CONDITIONS

Allergies  
Cold and coughs  
Flu  
Sinus infection  
Strep throat and sore throat

#### DIGESTIVE AND URINARY CONDITIONS

Minor abdominal pain  
Diarrhea  
Vomiting  
Nausea  
Constipation  
Urinary tract and bladder infections

#### SELECT PREVENTIVE SERVICES

Routine physicals  
Routine mammograms (The Rose)  
Seasonal flu vaccinations  
TB testing

#### HEAD, EAR, EYE AND SKIN CONDITIONS

Minor headaches and migraines  
Earaches and infections  
Eye irritation and redness  
Pink eye  
Styes  
Insect bites and stings  
Minor skin rashes and infections

#### MUSCULOSKELETAL CONDITIONS

Muscle strains  
Bursitis and tendonitis  
Joint sprains and strains

Appointments: **713.394.6747**

Walk-ins welcome / Convenience Care clinic copay applies  
Please note that this clinic does not provide services  
for occupational accidents or injuries.

HOUSTON  
**Methodist**

## HEALTHY LIFE PERSONAL HEALTH TEAM & YOUR HEALTH FIRST CHRONIC CONDITION SUPPORT

This program is designed to help you or your eligible family member(s) learn more about your conditions and work closely with your doctor to improve your health and quality of life. Educational information is provided and for high-risk members, access to a registered nurse “Health Coach” is offered. To learn more about Disease Management programs, log in to [mycigna.com](https://mycigna.com), select the “My Health” tab, “Programs & Resources,” then “Healthy Life Personal Health Team.” No computer...no problem! Call **855.246.1873** to get started.

If you receive a call or letter from Cigna, please return their call or contact them as requested. **All information is confidential with Cigna.**

## CIGNA ONE GUIDE

Cigna One Guide is a comprehensive program that provides concierge services. When you call Cigna, your One Guide representative will be there to guide you through the health care system and help you avoid costly missteps. The goal is a simpler health care journey for you and your family.

### Cigna One Guide Features:

- Pre-enrollment guidance on choosing the right plan
- Onboarding support to help you use the plan
- Education on health plan features, ways to maximize benefits and earn available incentives
- Guidance in finding the right doctor, lab, convenience care center or pharmacy
- Immediate connection to health coaches, pharmacists, and other resources
- Dedicated one-on-one support in complex situations, for customers who need it most
- A highly personalized digital experience exclusive to Cigna One Guide customers
- Proactive messaging based on individual health needs
- Access to personal One Guide via phone at **888.806.5042**, or Click to Chat with the MyCigna app (mobile)

## SIMPLE STEPS WITH HEALTH MATTERS

- 1: Assess your health by completing the health assessment at [mycigna.com](https://mycigna.com) via your laptop or mobile browser.
- 2: Take action using a personalized program.
- 3: Learn to make more informed health decisions.

When you feel good, it's easier to enjoy the people and things you love most. **Health Matters** is an interactive online health and wellness program that can help you improve or maintain your health in ways that fit your lifestyle.

You start by taking an online Health Assessment that will help identify some of your health needs. Questions focus on health habits and all answers are kept secure and confidential. You'll get free online wellness coaching programs through **WebMD®** and learn strategies to fit healthy living into your busy life, at your own pace. Health Matters connects you to the tools you need to take health actions.

## ONLINE PROGRAMS TO HELP YOU REACH YOUR GOALS

### **Better Eating For a Healthier Life:**

You only get one body. Feed it well.

### **Increase Your Energy and**

**Fitness:** Pack more purpose, fun and activity into your day. Get more done with less effort.

### **Healthy Pregnancies, Healthy**

**Babies:** Months before your baby's first smile comes a first chance at health.

### **Manage a Health Condition:**

We help you tackle asthma, heart disease and 14 other conditions for an easier, healthier life.

**Quit Today:** Leave tobacco behind for good. It's your health. Don't let smoke cloud your future.

**Fighting Depression:** Depression is treatable. It's time to enjoy life again.

**Sleep Better, Feel Better, Live Better:** Reduce sleep problems, rest deeply and wake up refreshed.

**Control Your Stress:** Everyone has stress. We can help you control it.

**Healthy Steps to Weight Loss:** Boost your health with effective weight management.

## WHAT IS CASE MANAGEMENT AND DO I REALLY NEED IT?

Sometimes a phone call makes all the difference in the world, and personalized help makes it easier for you to be healthy and well. That's why your Cigna program offers phone support from a caring registered nurse. Help is available when you need that support the most, or when you just need a little advice.

For special situations, we know the health care system can be complicated. Just think of all the times you spoke with someone knowledgeable on health care issues, and how it put your mind at ease. Times when you are:

- Planning for or coming home from a hospital stay
- Managing a medical condition, like asthma or diabetes
- Coordinating complex medical treatment among different doctors, hospitals, labs and other health care providers

**The results are an improved relationship with your entire health care team!**

## QUIT TODAY: A LIFESTYLE MANAGEMENT SMOKING CESSATION PROGRAM

Break the habit of using tobacco for good! The Quit Today Smoking Cessation program is at no cost to you or your covered dependents over the age of 18.

The program includes:

- Telephonic coaching sessions with an experienced health coach
- Welcome Kit mailed to your home that includes a workbook and relaxation/meditation CD
- Extra support to address personal concerns, like maintaining your weight and managing stress
- Coupon redeemable for a free 8-week supply of nicotine replacement gum or patches

Get started today! Call **855.246.1873** or log in to [cigna.com](https://cigna.com).

## CONVERSATIONS ARE PRIVATE

It's in your best interest to talk openly with your program nurse. Rest assured that everything you discuss is confidential. Cigna never shares your information with anyone, including your employer.

Be sure to answer the phone when Cigna calls. It's a phone call that can make a big difference.



**Are You Diabetic?** If so, it's important for you to have the best possible care and monitoring available to control your condition.

DiabetesAmerica is your "one-stop-shop" for diabetes care. It provides comprehensive diabetes care, management, and education services at a single location with no office visit copay.

DiabetesAmerica services include:

- Physician care
- Certified diabetes education
- Certified diabetes nutritional counseling
- Exercise and lifestyle counseling and support
- Case management and monitoring
- Telephonic support/website access
- Eye, foot, and cardiovascular screenings
- Onsite labs
- Annual retinal exam
- Free glucose monitor

For locations, information, and appointments, call **866.693.4223** or visit [diabetesamerica.com](https://diabetesamerica.com).

## HEALTHY PREGNANCY, HEALTHY BABY

### You're pregnant. Where do you start?

You're going to be choosing a name, looking for a doctor for your baby, and seeing big changes – to your body and your life. Sign up for this program designed to help you and your baby stay healthy during your pregnancy and in the days and weeks after your baby's birth.

### Find support early and often

- › Tell us about you and your pregnancy so we can meet your needs.
- › Ask us anything – we have nurses available to support you during your whole pregnancy.
- › Get a pregnancy journal with tips, charts and tools to help you have a happy nine months.

### Learn as much as you want

As a Cigna customer, you also have access to our Health Information Line where you can get live support 24 hours a day, 7 days a week. Just call the number on your Cigna ID card to:

- › Talk to a nurse who can help you with everything from tips on how to handle your discomfort during pregnancy, to what foods to skip, birthing classes and maternity benefits.
- › Listen to an audio library on maternity and a broad set of health topics.
- › Visit [mycigna.com](https://mycigna.com) for tools to help you track your pregnancy week by week, prepare for giving birth and care for your baby.

If you or a covered member of your family is pregnant, contact Cigna to pre-certify the pregnancy at 800.Cigna.24 (800.244.6224).

## A COMPREHENSIVE LIST OF PARTICIPATING PROVIDERS

Available at [cigna.com](https://cigna.com). Contracted providers may have more than one office and it's possible that one or more offices are not considered "in-network." To avoid additional costs, please make sure that the provider you are seeing is "in-network" at the location of your visit.

If a provider orders a test or procedure for you, be sure to ask if it is experimental or investigational. If so, contact Cigna customer service before proceeding as it may not be covered. **Some procedures must be pre-certified.**

## CIGNA CARE DESIGNATION

Cigna Care is a designation for specialists in Cigna's Open Access Plus network that have met certain standards for clinical performance and efficiency. These standards include managing Cigna patient volume, adhering to clinical guidelines, external recognition, board certification information specific to the physician's Cigna Care specialty, and demonstrating overall effectiveness in the delivery of care.

Cigna Care specialists are available in the following care categories:

Family Practice ( <b>Primary Care</b> )	General Surgery
Pediatrics ( <b>Primary Care</b> )	Hematology and Oncology
Internal Medicine ( <b>Primary Care</b> )	Nephrology
Allergy and Immunology	Neurology
Cardiology	Neurosurgery
Cardio-Thoracic Surgery	Obstetrics and Gynecology
Dermatology	Ophthalmology
Ear, Nose and Throat	Orthopedics and Surgery
Endocrinology	Pulmonary
Gastroenterology	Rheumatology
	Urology

For example, if you obtain specialty services from a Cardiologist or Neurologist, or any other Cigna Care specialty, you will have a **\$40 copay on the Base Plan, a \$35 copay on the HAMP Base Plan, a \$30 copay on the Plus Plan, and a \$25 copay on the HAMP Plus Plan**. However, if you seek specialty services through a Cigna Care specialty category such as cardiology and do not see a Cigna Care designated cardiologist, your copay on the **Base Plan is \$50, on the HAMP Base is \$45, on the Plus Plan is \$40, and the HAMP Plus is \$35**.

Using Cigna Care designated providers will save you \$10 per visit on copays. To find a Cigna Care specialist, log in to [cigna.com](https://cigna.com) and select "Find a Doctor." Cigna Care specialists are indicated with a blue "C".

**HAMP is not available to retirees. If you are in the HAMP Base or HAMP Plus and retire, your plan will change to the Base or Plus Plan, respectively.**



## WELLNESS AND TECHNOLOGY

### PERSONAL HEALTH RECORD / Powered by WebMD

You can make history by putting the Personal Health Record to work for you. This secure, private, online resource makes it easy for you to view, access, and manage your health information—and share it with your doctors.

- Keep your health information in one place—it's always available for you to access in an emergency.
- Share your history with your doctor by printing your record and taking it with you to your next visit.
- Maintain or even improve your health. Based on your health profile provided by insurance claims and information you enter yourself, the Personal Health Record generates personalized health-related alerts and reminders that can help you address your health needs in a timely manner.
- With your username and password, you control who sees your information. You may add information to the record at any time.
- It's easy to get started! Just create a username and password on the secure member website at [mycigna.com](http://mycigna.com).

### CIGNA: WE HAVE AN APP FOR THAT

The Cigna Mobile app is available for Android™ smartphones, iPhone®, iPod touch®, iPad™, BlackBerry and Kindle Fire. The Cigna application or “app” enhances the capabilities of web portal [mycigna.com](http://mycigna.com) by leveraging key smartphone functions. All apps are free from their respective app stores:

- Search for a doctor or facility based on their current location and get turn-by-turn directions with the built-in GPS
- View your Cigna ID card information
- Check the status of recent claims
- Get a treatment cost estimate before scheduling a medical procedure
- Get a drug cost estimate before a prescription is filled
- View your coverage and benefits, including FSA account balances

#### Download the app:

- Android™ users go to the Marketplace and search for “Cigna” to download the app.
- iPhone®, iPod touch®, and iPad™ users can simply tap the App Store logo, then type “Cigna Mobile” in the search box.
- BlackBerry® Curve™ users go the BlackBerry App World™ storefront and download the Cigna mobile app.

### Are you computer shy?

Using [mycigna.com](http://mycigna.com) has never been easier! County employees using a county computer can log on to the employee information page for the [mycigna.com](http://mycigna.com) tutorial.

1. Type [hctx.net](http://hctx.net)
2. Select “Employee Information”
3. Select “Helpful Employee Links”
4. Select the “Take a Tour” link

Interested in obtaining a complete listing of Cigna participating providers? Log on to [cigna.com](http://cigna.com) and select “Find a Doctor,” then select your provider category. You can search by city, state, zip, specialty, hospital affiliation, provider name, gender, language, and education.



## RECOMMENDED PREVENTIVE HEALTH / SCREENING / VACCINE

<b>Hepatitis B (HepB)</b>	3-4 doses—1 dose at birth; 1 dose 1-2 months later; 1 dose at 4 months of age; and 1 dose between 16-18 months
<b>Hepatitis A (HepA)</b>	2 doses—1 dose between 12 and 23 months of age and 1 dose at least 6 months later
<b>Rotavirus</b>	2-3 doses—1 dose each at 2, 4, and 6 months of age
<b>Diphtheria-Tetanus-Pertussis (DTaP)</b>	5 doses—1 dose each at 2, 4, and 6 months of age; 1 dose between 15 and 18 months of age; and 1 dose between 4 and 6 years of age
<b>Inactivated Polio (IPV)</b>	4 doses—1 dose each at 2 and 4 months of age; 1 dose between 6 and 18 months of age; and 1 dose between 4 and 6 years of age
<b>H. Influenza Type B (Hib) (may be combined with DTaP) &amp; Pneumococcal Conjugate (PCV)</b>	4 doses—1 dose each at 2, 4, and 6 months of age; and 1 dose between 12 and 15 months of age
<b>Measles-Mumps-Rubella (MMR) &amp; Chicken Pox (Varicella)</b>	2 doses—1 dose between 12 and 15 months of age; and 1 dose between 4 and 6 years of age
<b>Influenza</b>	Every flu season—beginning at 6 months of age
<b>Meningococcal</b>	1 dose between 11 and 12 years of age
<b>Tetanus-Diphtheria-Pertussis (Tdap)</b>	1 dose between 11 and 12 if the childhood DTP/DTaP series is complete and has not received Td booster
<b>Human Papillomavirus (HPV)</b>	3 doses (females ) between 11 and 12 years; second dose 2 months later, third dose 6 months after 1st dose
<b>Blood Pressure</b>	Every 2 years—18 years of age and older
<b>Body Mass Index (BMI)</b>	Periodically—18 years of age and older

<b>Cholesterol</b>	Government guidelines state that healthy adults who are age 20 years or older should have a cholesterol test done once every 5 years.
<b>Glucose (diabetes blood sugar test)</b>	Beginning at age 45, then every 3 years unless you have other risk factors, then testing should occur every year
<b>Mammogram</b>	Every 1-2 years: women 40 years of age and older
<b>Cervical Cancer</b>	Every 1-2 years—Beginning at 21 years of age or earlier if sexually active; if 30 years of age and older, either a Pap Smear every 2-3 years after 3 consecutive normal results or HPV DNA test plus a Pap smear every 3 years if results of both tests are negative. Women 70 years of age and older may stop screening.
<b>Chlamydia</b>	Routinely—women 24 years of age and younger if sexually active
<b>Osteoporosis (Bone Density Test)</b>	Routinely—women 65 years of age and older
<b>Prostate Cancer</b>	Between 50-75 years of age—yearly screening with high-sensitivity fecal occult blood testing, or sigmoidoscopy every 5 years with high-sensitivity fecal occult blood testing every 3 years
<b>Colonoscopy</b>	Men and women beginning at age 50, once every 10 years
<b>Depression/Alcohol Misuse/ Tobacco Use</b>	Routinely—18 years of age and older
<b>Tetanus-Diphtheria-Pertussis (Td/Tdap)</b>	1 dose Td booster every 10 years
<b>Pneumococcal</b>	1 dose—65 years of age and older
<b>Zoster (shingles)</b>	1 dose—60 years of age and older

**NOTE: Preventive health, screening and vaccines are a covered benefit on our plans based on frequency and age-specific guidelines indicated.**

# CIGNA EMPLOYEE ASSISTANCE PROGRAM

Confidential assistance is available 24 hours a day, 7 days a week when using **Cigna's Employee Assistance Plan (EAP)**.

This is a service provided as part of your benefits to you or any member of your household at no additional cost. You can turn to Cigna's Employee Assistance Plan (EAP) for help with anything that interferes with your job or personal life such as:

Anger management	Marital/relationship problems
Anxiety	Child and elder care
Burnout	Family or parenting issues
Depression	Work/life balance
Stress management	Financial issues
Coping with change	Legal concerns
Substance abuse/misuse	Self-esteem

Cigna's EAP understands that some days it can be tough to manage the competing priorities in our lives and keep them running smoothly. Sometimes life can become work and work can become your life. Either way, they are there to help you balance the two. Maybe you just need someone to talk to about a recent transition or conflict at work, or maybe you're looking for some guidance with your personal relationships.



## Benefits of Cigna's EAP

- 8 FREE face-to-face counseling sessions per issue, per year
- Free initial legal consultation and discounts on continuing legal consultation services
- Free initial financial consultation
- Online discounts and access to a full range of web-based tools and resources
- Most importantly, all information is confidential between Cigna EAP and you

*What are you waiting for?*

Visit [cignabehavioral.com](http://cignabehavioral.com) and enter

Employer ID: hctx

or call **888.259.6279**

*Assistance is just a phone call or click away for free services!*

Most people think of an EAP as a place to call when they have a crisis or an urgent need for emotional or mental health support. Cigna's EAP removes the stigma that often comes with the term EAP and continues to provide that same level of support while adding assistance with the following:

- Work/life balance
- Improved lifestyle
- Better physical and mental health
- Total well-being

## CONVENIENCE CARE CLINICS & URGENT CARE CENTERS

**Don't use an Emergency Room when a visit to a physician's office, convenience care clinic, or urgent care center is adequate! Use the lowest level of care appropriate for your immediate need.**

### Convenience Care Clinics

When you need routine medical care, but can't wait for a doctor's appointment, convenience care clinics offer quality, affordable medical care for things such as sinus infections, rash, earache, minor burns, etc. Your in-network copay at the convenience care clinics is only \$30 Base/\$25 HAMP Base Plan and \$25 Plus/\$20 HAMP Plus Plan.

### Urgent Care Centers

Urgent care facilities generally result in shorter wait times, lower expenses, and less out-of-pocket cost (vs. emergency rooms) for employees since the copayment is \$50 per visit versus the hospital emergency room copayment of \$300.

Urgent care facilities fill a critical need for patients when they are seeking immediate care that is not life-threatening and their general practitioner is unavailable. If a patient feels like their situation is life-threatening, they should seek help in the appropriate setting or call 9-1-1. Employees should continue to coordinate their care with the advice of their primary care physicians.

Advantages: Lower copayment & shorter wait time.

**This summary is intended for reference purposes only, and medical conditions vary by individual. Always use your best judgment when seeking treatment for you and your family.**

### \$300 for Emergency Care

**Purpose:** Treatment for life-threatening emergencies, or emergency conditions that can permanently impair or endanger the life of an individual.

#### Disadvantages:

- Higher copayment of \$300 per visit
- Higher cost to the health plan
- Extended wait time based on severity of the issue

### What are Standalone ERs?

Many standalone emergency care centers are located near high-end shopping for easy consumer accessibility and convenience; however, they charge double or triple the amount of a physician's office or urgent care center and are NOT designed to treat life-threatening illness.

Your copayment will be \$300 and you may have to pay additional fees for transport and admission to a hospital. We urge our employees and their dependents to be responsible, educated health care consumers when determining the appropriate treatment facility.

### Hospital Admission & Emergency Room Information

If a member is admitted to an out-of-network hospital through the emergency room, clinicians from Cigna's Utilization Management area will confirm the admission was clinically necessary. If it is determined the admission is not a true emergency, it will be covered at the out-of-network benefit level. This means you will have to pay a larger portion of the bill at the out-of-network hospital.

Occasionally members brought to the emergency room are not admitted, but are placed under observation. Coverage for observation in a hospital emergency room is limited to 24 hours. At such time, the member must either be admitted or discharged, but cannot remain in holding in the emergency room or the balance may be billed by the provider.

## CONVENIENCE CARE CLINICS IN THE GREATER HOUSTON AREA

### CENTRAL HARRIS COUNTY (INSIDE 610 LOOP)

MINUTECLINIC	1003 RICHMOND AVE, HOUSTON, 77006	866-389-2727
MINUTECLINIC	3939 BELLAIRE BLVD, HOUSTON, 77025	866-389-2727
REDICLINIC	1701 W ALABAMA ST, HOUSTON, 77098	713-522-3200
TAKE CARE HEALTH TEXAS PC	1919 W GRAY ST, HOUSTON, 77019	713-526-3621
TAKE CARE HEALTH TEXAS PC	2605 W HOLCOMBE BLVD, HOUSTON, 77025	832-778-8106

### EAST / SOUTHEAST / SOUTH HARRIS COUNTY

MINUTECLINIC	2469 BAY AREA BLVD, HOUSTON, 77058	866-389-2727
MINUTECLINIC	3505 CENTER ST, DEER PARK, 77536	866-389-2727
MINUTECLINIC	2800 BAYPORT BLVD, SEABROOK, 77586	866-389-2727
REDICLINIC	6210 FAIRMONT PKWY, PASADENA, 77502	832-775-0165
TAKE CARE HEALTH TEXAS PC	16185 SPACE CENTER BLVD, HOUSTON, 77062	281-486-1872
TAKE CARE HEALTH TEXAS PC	3300 CENTER ST, DEER PARK, 77536	281-479-3488

### NORTH / NW / NE HARRIS COUNTY

MINUTECLINIC	5603 FM 1960 RD W, HOUSTON, 77069	866-389-2727
MINUTECLINIC	9101 HIGHWAY 6 N, HOUSTON 77095	866-389-2727
MINUTECLINIC	24802 ALDINE WESTFIELD RD, SPRING, 77373	866-389-2727
MINUTECLINIC	24048 KUYKENDAHL RD, TOMBALL, 77375	866-389-2727
MINUTECLINIC	8754 SPRING CYPRESS RD, SPRING, 77379	866-389-2727
MINUTECLINIC	25110 GROGANS MILL RD, SPRING, 77380	866-389-2727
MINUTECLINIC	3850 FM 2920 RD, SPRING, 77388	866-389-2727
MINUTECLINIC	8000 N SAM HOUSTON PKWY E, HUMBLE, 77396	866-389-2727
MINUTECLINIC	12550 LOUETTA RD, CYPRESS, 77429	866-389-2727
MINUTECLINIC	26265 NORTHWEST FWY, CYPRESS, 77429	866-389-2727
REDICLINIC	10919 LOUETTA RD, HOUSTON, 77070	281-251-1800
REDICLINIC	4303 KINGWOOD DR, KINGWOOD, 77339	281-358-0013
REDICLINIC	7405 FM 1960 RD E, HUMBLE, 77346	281-913-7255
REDICLINIC	28520 TOMBALL PKWY, TOMBALL, 77375	281-255-3085

### NORTH / NW / NE HARRIS COUNTY (CONTINUED)

REDICLINIC	130 SAWDUST RD, SPRING, 77380	281-419-3162
REDICLINIC	26500 KUYKENDAHL RD, SPRING, 77389	281-516-7234
REDICLINIC	14100 SPRING CYPRESS RD, CYPRESS, 77429	281-251-0883
REDICLINIC	24224 NORTHWEST FWY, CYPRESS, 77429	281-758-2282
TAKE CARE HEALTH TEXAS PC	1215 W 43RD ST, HOUSTON, 77018	713-956-1827
TAKE CARE HEALTH TEXAS PC	7440 FM 1960 RD E, HUMBLE, 77346	281-852-8088
TAKE CARE HEALTH TEXAS PC	26288 KUYKENDAHL RD, TOMBALL, 77375	281-378-2995
TAKE CARE HEALTH TEXAS PC	11970 SPRING CYPRESS RD, TOMBALL, 77377	281-320-8654
TAKE CARE HEALTH TEXAS PC	8000 RESEARCH FOREST DR, THE WOODLANDS, 77382	281-292-3861
TAKE CARE HEALTH TEXAS PC	19710 HOLZWARTH RD, SPRING, 77388	281-350-1500
TAKE CARE HEALTH TEXAS PC	16211 SPRING CYPRESS RD, CYPRESS, 77429	281-213-3675

### WEST / SOUTHWEST HARRIS COUNTY

MINUTECLINIC	5402 WESTHEIMER RD # K, HOUSTON, 77056	866-389-2727
MINUTECLINIC	15010 MEMORIAL DR, HOUSTON, 77079	866-389-2727
MINUTECLINIC	3103 N FRY RD, KATY, 77449	866-389-2727
REDICLINIC	9710 KATY FWY, HOUSTON, 77055	713-932-8800
REDICLINIC	25675 NELSON WAY, KATY, 77494	281-347-7700
REDICLINIC	6711 S FRY RD, KATY, 77494	281-395-5080
TAKE CARE HEALTH TEXAS PC	9329 KATY FWY, HOUSTON, 77024	713-461-3607
TAKE CARE HEALTH TEXAS PC	5200 WESTHEIMER RD, HOUSTON, 77056	713-623-0643
TAKE CARE HEALTH TEXAS PC	2808 GESSNER RD, HOUSTON, 77080	713-460-0535
TAKE CARE HEALTH TEXAS PC	411 S MASON RD, KATY, 77450	281-579-0910

## CONVENIENCE CARE CLINICS IN THE GREATER HOUSTON AREA

### BRAZORIA COUNTY

MINUTECLINIC	2900 BROADWAY ST, PEARLAND, 77581	866-389-2727
MINUTECLINIC	9522 BROADWAY ST, PEARLAND, 77581	866-389-2727
REDICLINIC	2805 BUSINESS CTR DR, PEARLAND, 77581	713-436-5208
TAKE CARE HEALTH TEXAS PC	8430 BROADWAY ST, PEARLAND, 77584	281-412-3305

### FORT BEND COUNTY

MINUTECLINIC	1410 CRABB RIVER RD, RICHMOND, 77469	866-389-2727
MINUTECLINIC	16515 LEXINGTON BLVD, SUGAR LAND, 77479	866-389-2727
MINUTECLINIC	602 W GRAND PKWY S, KATY, 77494	866-389-2727
REDICLINIC	8900 HWY 6, MISSOURI CITY, 77459	281-778-0602
REDICLINIC	530 HWY 6, SUGAR LAND, 77479	281-325-0311
REDICLINIC	19900 SOUTHWEST FWY, SUGAR LAND, 77479	281-341-8330
TAKE CARE HEALTH TEXAS PC	9810 S MASON RD, RICHMOND, 77406	832-595-9533
TAKE CARE HEALTH TEXAS PC	6120 HWY 6, MISSOURI CITY, 77459	281-208-5828
TAKE CARE HEALTH TEXAS PC	25620 KINGSLAND BLVD, KATY, 77494	281-371-2360

### GALVESTON COUNTY

REDICLINIC	701 W PARKWOOD AVE, FRIENDSWOOD, 77546	281-947-0018
REDICLINIC	2755 E LEAGUE CITY PKWY, LEAGUE CITY, 77573	281-334-5233
REDICLINIC	2955 GULF FWY S, LEAGUE CITY, 77573	281-337-7351

### MONTGOMERY COUNTY

MINUTECLINIC	23865 FM 1314 RD, PORTER, 77365	866-389-2727
MINUTECLINIC	3705 FM 1488 RD, THE WOODLANDS, 77384	866-389-2727
REDICLINIC	10777 KUYKENDAHL RD, THE WOODLANDS, 77382	281-907-4104
REDICLINIC	3601 FM 1488 RD, THE WOODLANDS, 77384	936-321-9030
TAKE CARE HEALTH TEXAS PC	24917 FM 1314 RD, PORTER, 77365	281-354-1792

## URGENT CARE CENTERS IN THE GREATER HOUSTON AREA

### CENTRAL HARRIS COUNTY (INSIDE 610 LOOP)

AFC URGENTCARE	5568 WESLAYAN ST, HOUSTON, 77005	713-666-7050
MEDSPRING	2707 MILAM ST, HOUSTON, 77006	832-632-7135
AFC URGENTCARE (WASHINGTON HEIGHTS)	107 YALE ST #200, HOUSTON, 77007	713-861-6060
MEMORIAL HERMANN URGENT CARE	4500 WASHINGTON AVE #300M, HOUSTON, 77007	713-861-6490
NEXT LEVEL URGENT CARE (MEMORIAL PARK)	5535 MEMORIAL DR #B, HOUSTON, 77007	713-391-8533
MEDSPRING (HEIGHTS)	102 W 11TH ST, HOUSTON, 77008	832-539-4707
MEDSPRING (RIVER OAKS)	1917 W GRAY ST, HOUSTON, 77019	832-260-0650
READYCARE URGENT CARE	3743 WESTHEIMER RD, HOUSTON, 77027	713-840-9113
MEDSPRING (GREENWAY)	3899 SOUTHWEST FWY, HOUSTON, 77027	346-800-1153
URGENT CARE MDS	14405 FM 2100 RD, STE B, CROSBY, 77532	832-877-2465
TEXAS CHILDRENS URGENT CARE (MAIN CAMPUS)	6621 FANNIN ST #2240, HOUSTON, 77030	832-824-2000
URGENT CARE FOR KIDS (WEST UNIVERSITY)	5215 KIRBY DR #B, HOUSTON, 77005	713-522-6800

### EAST / SOUTHEAST / SOUTH HARRIS COUNTY

IMMEDIATE MEDICAL CARE PA	1202 NASA PKWY, HOUSTON, 77058	281-335-0606
URGENT CLINICS MEDICAL CARE (PEARLAND)	8498 S SAM HOUSTON PKWY E #100, HOUSTON, 77075	832-831-3974
NAG CLINICS PEDIATRIC URGENT CARE CLINIC	3332 PLAINVIEW ST, PASADENA, 77504	832-649-2073
IMMEDIATE MEDICAL CARE PA	6825 SPENCER HWY, PASADENA, 77505	281-741-0070
URGENTCARE MDS	1658 W BAKER RD, BAYTOWN, 77521	281-428-0000
NIGHT LIGHT PEDIATRICS	19325 GULF FWY #170, WEBSTER, 77598	832-992-5050



## URGENT CARE CENTERS IN THE GREATER HOUSTON AREA

### NORTH / NW / NE HARRIS COUNTY

NW HEALTH CENTER	1100 W 34TH ST, HOUSTON, 77018	713-861-3939
ALDINE HEALTH CENTER	4755 ALDINE MAIL RD, HOUSTON, 77039	281-985-7600
ENTRUST IMMEDIATE CARE	9778 KATY FWY #100, HOUSTON, 77055	713-468-7845
WELLS WALK-IN URGENT CARE	10311 N ELDRIDGE PKWY #B5, HOUSTON, 77065	281-890-3822
NIGHT LIGHT PEDIATRICS	19708 NORTHWEST FWY #500, HOU, 77065	713-957-2020
CHAMPIONS URGENT CARE	4950 FM 1960 RD W #A6, HOU, 77069	281-444-1711
URGENT CLINICS MEDICAL CARE (CHAMPIONS)	6930 FM 1960 RD W, HOUSTON, 77069	832-446-3659
AFC URGENT CARE	10850 LOUETTA RD #1500, HOUSTON, 77070	281-320-2338
TEXAS CHILDRENS URGENT CARE	10420 LOUETTA RD #104, HOUSTON, 77070	281-251-0269
NEXTCARE URGENT CARE	10906 FM 1960 RD W, HOUSTON, 77070	281-477-7490
WESTFIELD URGENT CARE	2010 FM 1960 RD E, HOUSTON, 77073	281-821-8200
ACRES HOME HEALTH CENTER	818 RINGOLD ST, HOUSTON, 77088	281-448-6391
CONVENIENT URGENT CARE	411 W PARKER RD, HOUSTON, 77091	713-691-3300
NEXT LEVEL URGENT CARE - COPPERFIELD	8100 HIGHWAY 6 N #E, HOUSTON, 77095	832-304-2314
ONLY CHOICE URGENT CARE	11515 E FM 1960 RD #C, HUFFMAN, 77336	281-324-1550
NIGHT LIGHT PEDIATRICS	20440 HWY 59 N #500, HUMBLE, 77338	832-602-4040
NEXTCARE URGENT CARE	1331 NORTH PARK DR, KINGWOOD, 77339	281-359-5330
MEDSPRING	1450 KINGWOOD DR, KINGWOOD, 77339	832-548-4420
KINGWOOD URGENT CARE	2601 W LAKE HOUSTON PKWY, KINGWOOD, 77339	281-607-4005
FASTMED URGENT CARE	14080 FM 2920 RD #A, TOMBALL, 77377	832-843-7135
NEXT LEVEL URGENT CARE (CHAMPIONS)	15882 CHAMPION FOREST DR, SPRING, 77379	281-809-6615
HOUSTON NORTHWEST URGENT CARE CENTER	7306 LOUETTA RD #A106, SPRING, 77375	281-587-3400
HOUSTON NORTHWEST URGENT CARE CENTER	2540 FM 2920 RD, SPRING, 77388	281-907-0905

### NORTH / NW / NE HARRIS COUNTY (CONTINUED)

URGENT CARE FOR KIDS	24230 KUYKENDAHL RD #210, SPRING, 77375	281-357-0825
CYPRESS FAIRBANKS URGENT CARE CENTER	14044 SPRING CYPRESS RD, CYPRESS, 77429	281-949-3703
EXCEL URGENT CARE	25801 HIGHWAY 290, CYPRESS, 77429	281-377-8664
URGENTCARE MDS	14405 FM 2100 RD # B, CROSBY, 77532	832-821-9780

### WEST / SOUTHWEST / HARRIS COUNTY

TEXAS CHILDRENS URGENT CARE	12850 MEMORIAL DR #210, HOU, 77024	832-827-4000
FAST AND URGENT CARE	7701 W BELLFORT ST #B, HOUSTON, 77071	713-592-9500
WEST OAKS URGENT CARE	2150 HWY 6 S #100, HOUSTON, 77077	281-496-4948
MEDSPRING	14045 MEMORIAL DR, HOUSTON, 77079	832-548-4410
DOCTORS EXPRESS	14629 MEMORIAL DR, HOUSTON, 77079	281-724-7588
EXCEL URGENT CARE	19450 KATY FWY, HOUSTON, 77094	281-346-3090
NEXT LEVEL URGENT CARE	4936 BEECHNUT ST, HOUSTON, 77096	713-893-1223
CYPRESS FAIRBANKS URGENT CARE CENTER	9110 BARKER CYPRESS RD, CYPRESS, 77433	281-517-9900
APEX URGENT CARE	6111 N FRY RD, KATY, 77449	832-913-6817
KATY URGENT CARE CENTER	21700 KINGSLAND BLVD #104, KATY, 77450	281-829-6570

### BRAZORIA COUNTY

OPTIONS URGENT CARE & WELLNESS CENTER	208 OAK DR S #502, LAKE JACKSON, 77566	979-285-2273
TEXAS CHILDRENS URGENT CARE	2701 PEARLAND PKWY #190, PEARLAND, 77581	281-485-6400
IMMEDIATE MEDICAL CARE	2705 BROADWAY ST #101, PEARLAND, 77581	281-412-0508
PRIME URGENT CARE	2510 SMITH RANCH RD #102, PEARLAND, 77584	713-340-3111
NIGHT LIGHT PEDIATRICS	2803 BUSINESS CENTER DR #118, PEARLAND, 77584	281-990-3030

### CHAMBERS COUNTY

AFC URGENTCARE	8831 N HWY 146, BAYTOWN, 77523	281-573-4100
MONT BELVIEU URGENT CARE	9235 N HWY 146 #3, MONT BELVIEU, STE 2-3, 77523	281-385-8111



## URGENT CARE CENTERS IN THE GREATER HOUSTON AREA

### FORT BEND COUNTY

NEXT LEVEL URGENT CARE (LONG MEADOW)	7101 W GRAND PKWY S #180, RICHMOND, 77407	832-304-2309
EXCEL URGENT CARE	6840 HWY 6 #A, MISSOURI CITY, 77459	281-407-4580
NEXT LEVEL URGENT CARE (SIENNA PLANTATION)	8720 HWY 6 N #400, MISSOURI CITY, 77459	832-342-9204
ROYAL URGENT CARE	24601 SW FWY #100 ROSENBERG, 77471	281-239-8434
MEDSPRING	1403 HWY 6, SUGAR LAND, 77478	832-260-0640
NIGHT LIGHT PEDIATRICS	15551 SW FWY, SUGAR LAND, 77478	281-325-1010
MEMORIAL HERMANN URGENT CARE - TELFAIR	1227 MUSEUM SQUARE DR #A, SUGAR LAND, 77479	281-265-8125
NEXT LEVEL URGENT CARE	16902 SW FWY #108, SUGAR LAND, 77479	832-342-9205
MEDSPRING - KATY	6501 S FRY RD #1000, KATY, 77494	832-260-0670
PREFERRED URGENT CARE	1450 W GRAND PKWY S #M, KATY, 77494	281-916-1444
URGENT CARE FOR KIDS	23730 WESTHEIMER PKWY #N, KATY, 77494	281-392-3033
TEXAS CHILDRENS URGENT CARE (CINCO RANCH)	9727 SPRING GREEN BLVD #900, KATY, 77494	281-789-6300

### GALVESTON COUNTY

ST ELIZABETHS URGENT CARE	676 FM 517 RD W, DICKINSON, 77539	713-482-4535
TWIN OAKS URGENT CARE	1111 S FRIENDSWOOD DR #105, FRIENDSWOOD, 77546	832-569-4390
FRIENDSWOOD URGENT CARE	1305 W PARKWOOD AVE #101, FRIENDSWOOD, 77546	281-648-4800
MEMORIAL HERMANN URGENT CARE	1505 WINDING WAY DR #112, FRIENDSWOOD, 77546	281-993-3860
READYCARE CENTERS	1520 S FRIENDSWOOD DR #100, FRIENDSWOOD, 77546	281-947-8074

### GALVESTON COUNTY (CONTINUED)

IMMEDIATE MEDICAL CARE PA	3354 FM 528 RD, FRIENDSWOOD, 77546	832-569-5739
WEST ISLE URGENT CARE	2027 61ST ST, GALVESTON, 77551	409-744-9800
AFFINITY IMMEDIATE CARE	2808 61ST ST #200, GALVESTON, 77551	409-497-2808
URGENT CLINICS MEDICAL CARE (TUSCAN LAKES)	2560 E LEAGUE CITY PKWY #B, LEAGUE CITY, 77573	832-982-7228
IMMEDIATE MEDICAL CARE	2640 E LEAGUE CITY PKWY #114, LEAGUE CITY, 77573	281-538-8000
URGENT CLINICS MEDICAL CARE	2660 MARINA BAY DR, LEAGUE CITY, 77573	281-549-6920
URGENT CLINICS MEDICAL CARE (CREEKSIDE)	4420 W MAIN ST #A, LEAGUE CITY, 77573	832-632-1015

### MONTGOMERY COUNTY

MAGNOLIA URGENT CARE	18535 FM 1488 RD #210, MAGNOLIA, 77354	281-789-7065
DAVAM URGENT CARE	6022 FM 1488 RD, MAGNOLIA, 77354	281-583-1980
NEXTCARE URGENT CARE	15320 HWY 105 WEST #120, MONTGOMERY, 77356	936-582-5660
URGENT CARE FOR KIDS	1640 LAKE WOODLANDS DR #E, THE WOODLANDS, 77380	281-367-0010
ACCESS URGENT CARE	25321 INTERSTATE 45, SPRING, 77380	832-940-9800
TEXAS CHILDRENS URGENT CARE	4775 W PANTHER CREEK DR #300, THE WOODLANDS, 77381	281-417-0870
URGENT CLINICS MEDICAL CARE	3600 FM 1488 RD #200, THE WOODLANDS, 77384	936-447-9812
NEXTCARE URGENT CARE	1104 RAYFORD RD #500, SPRING, 77386	281-825-3265

## MEDICAL BENEFITS COMPARISON | BASE PLAN/HAMP VS. PLUS PLAN/HAMP

PLAN FEATURES/SERVICES	BASE PLAN/HAMP PREFERRED BENEFITS (In-Network)	BASE PLAN/HAMP NON-PREFERRED BENEFITS (Out-of-Network)	PLUS PLAN/HAMP PREFERRED BENEFITS (In-Network)	PLUS PLAN/HAMP NON-PREFERRED BENEFITS (Out-of-Network)
<b>Plan Deductible</b> (Per Individual/ Family Per Calendar Year)	BASE: \$600/\$1,800 HAMP: \$300/ \$900	\$1,000 Individual \$3,000 Family	None	\$1,000 Individual \$3,000 Family
<b>Maximum Out-of-Pocket</b> — includes deductible, coinsurance, medical and Rx copays (Per Individual/Family Per Calendar Year)	BASE: \$7,150/\$14,300 HAMP: \$6,650/\$13,300	\$10,000 Individual \$30,000 Family	PLUS: \$6,150 / \$12,300 HAMP: \$5,650 / \$11,300	\$10,000 Individual \$30,000 Family
<b>Lifetime Maximum</b>	Unlimited except where otherwise indicated	\$1,000,000	Unlimited except where otherwise indicated	\$1,000,000
<b>Acupuncture</b>	10 visits per calendar year (no deductible or coinsurance applies)	10 visits per calendar year (no deductible or coinsurance applies)	10 visits per calendar year (no deductible or coinsurance applies)	10 visits per calendar year (no deductible or coinsurance applies)
<b>Alcohol &amp; Drug Abuse Services</b> — Inpatient	80% after deductible	50% after deductible	\$500 per confinement copay	50% after deductible
<b>Alcohol &amp; Drug Abuse Services</b> — Outpatient	100% after \$40 copay	50% after deductible	100% after \$40 copay	50% after deductible
<b>Allergy Testing</b> — includes serum, injections, and injectable drugs (Allergy Specialist only)	100% after \$40 office visit copay (waived for injection if no office visit charge); 150 doses per calendar year	50% after deductible; 150 doses per calendar year	100% after \$40 office visit copay (waived for injection if no office visit charge); 150 doses per calendar year	50% after deductible; 150 doses per calendar year
<b>Ambulance</b>	90% after deductible	90% after deductible	100% coverage	100% coverage
<b>Basic Infertility Services</b> — Diagnosis & Treatment	Payable as any other covered expense; 50% coverage for insemination; fertility drugs excluded	Payable as any other covered expense; 50% coverage for insemination; fertility drugs excluded	Payable as any other covered expense; 50% coverage for insemination; fertility drugs excluded	Payable as any other covered expense; 50% coverage for insemination; fertility drugs excluded
<b>Chiropractic</b>	10 visits per calendar year (no deductible or coinsurance applies)	50% after deductible; up to 10 visits per calendar year	10 visits per calendar year (no deductible or coinsurance applies)	50% after deductible; up to 10 visits per calendar year
<b>Complex Imaging</b> — MRI, PET, CT scan, etc. (pre-certification required)	90% after deductible 100% coverage at eviCore facilities	50% after deductible	\$100 copay 100% coverage at eviCore facilities	50% after deductible
<b>Convenience Care Clinics</b>	BASE: \$30 copay HAMP: \$25 copay	50% after deductible	PLUS: \$25 copay HAMP: \$20 copay	50% after deductible
<b>Diagnostic X-ray and Laboratory</b>	100% coverage	50% after deductible	100% coverage	50% after deductible

**NOTE:** Limits for the Base and Plus plans are combined for both preferred and non-preferred benefits. Please reference your Plan Document for a complete listing of covered services, reimbursement amounts, limitations, and exclusions. HAMP is not available to retirees. If you are in the HAMP/Base or HAMP/Plus and retire, your plan will change to the Base or Plus plan, respectively.

## MEDICAL BENEFITS COMPARISON | BASE PLAN/HAMP VS. PLUS PLAN/HAMP

PLAN FEATURES/SERVICES	BASE PLAN/HAMP PREFERRED BENEFITS (In-Network)	BASE PLAN/HAMP NON-PREFERRED BENEFITS (Out-of-Network)	PLUS PLAN/HAMP PREFERRED BENEFITS (In-Network)	PLUS PLAN/HAMP NON-PREFERRED BENEFITS (Out-of-Network)
<b>Durable Medical Equipment</b>	90% after deductible	50% after deductible	100% coverage	50% after deductible
<b>Emergency Room</b>	\$300 copay, waived if admitted	\$300 copay, waived if admitted	\$300 copay, waived if admitted	\$300 copay, waived if admitted
<b>External Prosthetic Appliances</b> — unlimited maximum per calendar year	90% after deductible	50% after deductible	100% coverage	50% after deductible
<b>Hearing Aids</b> — one pair every 36 months	80% coverage, no deductible	80% after deductible	80% coverage, no deductible	80% after deductible
<b>Home Health Care</b> (100 visits per calendar year)	90% after deductible	50% after deductible	100% coverage	50% after deductible
<b>Hospice Care</b> — Inpatient / Outpatient	90% after deductible	50% after deductible	90% after \$250 deductible	50% after deductible
<b>Hospital Services</b> — Inpatient pre-certification - continued stay review - required for all inpatient admissions	80% after deductible	50% after deductible	\$600 per confinement copay \$300 HAMP Plus	50% after deductible
<b>Hospital Services</b> — Outpatient pre-certification - outpatient prior authorization - required for selected outpatient procedures and diagnostic testing	80% after deductible	50% after deductible	PLUS: \$400 HAMP: \$200	50% after deductible
<b>Maternity</b> (coverage includes voluntary sterilization)	Payable as any other covered expense	Payable as any other covered expense	Payable as any other covered expense	Payable as any other covered expense
<b>Mental Health</b> — Inpatient coverage	80% after deductible	50% after deductible	100% after \$600 per confinement copay	50% after deductible
<b>Mental Health</b> — Outpatient coverage	100% after \$30 copay	50% after deductible	100% after \$30 copay	50% after deductible
<b>Outpatient surgery</b> (facility) (Except in physician's office when office visit copay applies)	80% after deductible	50% after deductible	PLUS: 100% after \$400 copay HAMP: 100% after \$200 copay	50% after deductible
<b>Physician Hospital Services</b>	80% after deductible	50% after deductible	100% coverage	50% after deductible
<b>Preventive Care*</b> (Routine physicals, immunizations, and tests)	100% coverage	50% after deductible	100% coverage	50% after deductible

\*Preventive Care—In accordance with the Affordable Care Act (ACA), preventive care services include age appropriate or risk status screenings, standard immunizations recommended by the American Committee on Immunization Practices, and all United States Preventive Services Task Force A and B recommendations. Examples of these services include well-child immunizations and exams, well-man and well-woman exams, and screenings as adopted by HHS guidelines.

NOTE: Limits for the Base/HAMP and Plus/HAMP plans are combined for both preferred and non-preferred benefits. Please reference your Plan Document for a complete listing of covered services, reimbursement amounts, limitations, and exclusions.

## MEDICAL BENEFITS COMPARISON | BASE PLAN/HAMP VS. PLUS PLAN/HAMP

PLAN FEATURES/SERVICES	BASE PLAN/HAMP PREFERRED BENEFITS (In-Network)	BASE PLAN/HAMP NON-PREFERRED BENEFITS (Out-of-Network)	PLUS PLAN/HAMP PREFERRED BENEFITS (In-Network)	PLUS PLAN/HAMP NON-PREFERRED BENEFITS (Out-of-Network)
<b>Primary Care Physician Visits</b> (excludes Mental Health / Alcohol / Drug)	BASE: \$30 copay HAMP: \$25 copay CCN: \$20 copay	50% after deductible	PLUS: \$25 copay HAMP: \$20 copay CCN: \$15 copay	50% after deductible
<b>Specialist Office Visits</b> Participating CCN providers Non-CCN participating providers	BASE: \$40 copay HAMP: \$35 copay BASE: \$50 copay HAMP: \$45 copay	50% after deductible	PLUS: \$30 / HAMP: \$25 PLUS: \$40 / HAMP: \$35	50% after deductible
<b>Private Duty Nursing</b> Outpatient (70 shifts per calendar year— requires precertification)*	90% after deductible	50% after deductible	100% coverage	50% after deductible
<b>Residential Treatment Facility</b>	80% after deductible	50% after deductible	\$600 copay	50% after deductible
<b>Routine Gynecological Care</b> Exam Coverage is limited to one routine OB/GYN exam per calendar year including charges for one pap smear and related fees	100% coverage	50% after deductible	100% coverage	50% after deductible
<b>Routine Mammography</b> Ages 35-40 one baseline Age 40+, one every calendar year	100% coverage	50% after deductible	100% coverage	50% after deductible
<b>Short-Term Rehabilitation</b> — physical, speech, & occupational therapy (60 visits per calendar year)	100% after \$25 copay	50% after deductible	100% after \$20 copay	50% after deductible
<b>Skilled Nursing Facility</b> (up to 100 days per calendar year and requires precertification)*	90% after deductible	50% after deductible	100% coverage	50% after deductible
<b>Urgent Care Provider</b>	100% after \$50 copay	50% after deductible	100% after \$50 copay	50% after deductible
<b>Women's Health</b> — includes well woman exam, screening, testing, contraceptives, breast feeding supplies/support*	100% coverage	50% after deductible	100% coverage	50% after deductible

\*Reference the Summary Plan Document available at [www.harriscountytexas.gov/hrrm](http://www.harriscountytexas.gov/hrrm) for details regarding coverage.

# HARRIS COUNTY PRESCRIPTION DRUG BENEFITS

## CIGNA VALUE PRESCRIPTION DRUG PLAN

When it comes to prescription medications, you and your doctor usually have a choice between brand name and generic medications. Generic medications offer the same strength and active ingredients as brand name but often cost much less, in some cases up to 80-85% less.

Effective March 1, 2017 Harris County members will be covered under Cigna's Value Prescription Drug List which features generic and low-cost brand medications for all covered conditions. This list can be found at [cigna.com](http://cigna.com) or online at <http://www.harriscountytexas.gov/cmpdocuments/63/doc/cigna2017valuedruglist.pdf>.

You may be taking a medication that is no longer covered under our plan. If so, you should talk with your doctor to find out which covered generic or brand alternative will work for you. If your doctor feels the covered alternative medications aren't right for you, he or she can ask Cigna to consider approving coverage of your medication. If you continue to fill a prescription for a medication that's no longer covered, you'll have to pay the full cost of the medication.

## CIGNA PREVENTIVE GENERICS DRUG LIST

Your health and well-being is most important, and we want you to be at your 100% best. Getting the right preventive care services at the right time can help you stay healthy. Preventive medications are used for the prevention of conditions such as high blood pressure, high cholesterol, diabetes, asthma, osteoporosis, heart attack, stroke and prenatal nutrient deficiency.

Harris County and Cigna are offering certain generic medications for the conditions listed above at no cost share to you. The drugs covered under this program can be found at [cigna.com](http://cigna.com) or online at <http://www.harriscountytexas.gov/cmpdocuments/63/doc/2017preventivegenericsdruglist.pdf>.

## SPECIALTY RX AND/OR SELF INJECTIBLE DRUGS

Specialty medications and/or self injectible drugs are available only for a 30-day supply through a network retail pharmacy, Cigna's Specialty Pharmacy, or a Cigna designated and approved provider.

## CIGNA RX STEP PROGRAM

Precertification is required for angiotensin receptor blocker (ARB drugs), angiotensin converting enzyme inhibitor (ACE inhibitors), statin (cholesterol), and diabetic prescriptions.

With step-therapy, certain medications will be excluded from coverage unless one or more "prerequisite therapy" medications are tried first, or unless the prescriber obtains a medical exception.

The plan will not cover certain step-therapy drugs if your prescriber does not prescribe a prerequisite drug first or fails to obtain a medical exception unless the corresponding prerequisite therapy drug(s) are used first.

Prerequisite therapies and any medical exception prescriptions will be subject to dose and quantity recommendations outlined by the manufacturer.

## GET DRUG COSTS

Before you go to the pharmacy or mail your prescription to Cigna Home Delivery, check Cigna's Drug Price Quote Tool. It provides cost information for prescriptions at both retail and mail order so you can determine the least expensive method prior to having the prescription filled.

You can also use this online feature to obtain information about less expensive bioequivalent or therapeutic alternatives, or contact a pharmacist at **800.Cigna.24**.

	Percentage You Pay	Minimum Copay	Maximum Copay
<b>RETAIL</b>			
Generic	25%	\$5	\$50
Brand	30%	\$25	\$150
Specialty	30%	\$50	\$300
<b>MAIL ORDER</b>			
Generic	25%	\$10	\$100
Brand	30%	\$50	\$300

## OTHER HELPFUL PRESCRIPTION DRUG & MEDICAL INFORMATION

### 90-Day Prescription Refills

Filling your maintenance medications just got easier! You can now fill your maintenance medicine in a 90-day or 30-day supply at a retail pharmacy. Cigna offers a new retail pharmacy network that gives you more choice in where you can fill your 90-day prescriptions. Some major pharmacies include: CVS (including Target), Walmart and Kroger. Go to [Cigna.com/Rx90network](https://www.cigna.com/Rx90network) for more information. You can also use Cigna Home Delivery to fill your prescriptions.

### Maintenance Prescriptions

If you recently filled a maintenance prescription and your physician changed/increased your dosage, or if you are just reordering the maintenance medication and you are sending in a new prescription, you must have used 2/3 of your prescription prior to mailing in your new prescription.

### Multiple Prescriptions

If you submit new prescriptions all on one script, and not all are available at one time, the order could be delayed by 24-48 hours. If the remaining prescription(s) are not available within the 7-10 day processing period, the order will then be split into two separate orders in an effort to avoid further delay.

### Taking a Trip?

If you know you will run out of your prescription medication, and it is too soon to refill prior to your departure, call Cigna Pharmacy Management for a "Vacation Override" at **800.Cigna.24**. You will need to provide your departure date and return date to the representative. Medication can be picked up as early as 3 days prior to your vacation departure date. In most instances you will receive a maximum three-month supply of medication.

### Filing paper claims for your prescriptions?

Talk to your pharmacist about calling Cigna Pharmacy Management for assistance in submitting your claim electronically, especially if you have two insurance carriers.

### Faxing prescriptions

Physicians can fax prescriptions for mail order processing. The prescription must be submitted on the physician's office letterhead and must include the member's name and Cigna identification number. Prior to processing faxed prescription(s), the member must have completed and submitted a Cigna Home Delivery registration form. Members cannot fax prescriptions for filling via mail order.

## 24 HOUR HEALTH INFORMATION LINE / 24HR HIL

24hr HIL gives you easy access to credible health information. All health info line services are available 24 hours a day, 365 days a year, on demand from your touch-tone phone. You can reach the 24 hour Health Information Line by calling **800.Cigna.24 (800.244.6224)**.

If you prefer to view health information online, simply log in to [mycigna.com](https://mycigna.com), select "My Health Tab," then click on the link for the *Health Encyclopedia*.

Audio Health Library	Phone in and choose from thousands of common health topics.
Health Encyclopedia	Search for detailed information about health conditions, medical tests and procedures, medications, and treatment options.



## DURABLE MEDICAL AND SURGICAL EQUIPMENT (DME) IS A COVERED BENEFIT

### DME coverage is based on the following conditions:

No more than one item of equipment for the same or similar purpose, and the accessories needed to operate it, that is:

- made to withstand prolonged use;
- made for and mainly used in the treatment of a disease or injury;
- suited for use in the home;
- not normally of use to a person who does not have a disease or injury;
- not for exercise or training.

The accessories needed to operate your Durable Medical Equipment (DME) are covered under your DME benefit at 90% after deductible for HAMP/Base members and at 100% for HAMP/Plus members when using in-network providers.

## BREASTFEEDING SUPPLIES & LACTATION SUPPORT

To receive a complimentary breast pump, you must obtain a prescription from your OB/GYN and present it to a participating Durable Medical Equipment (DME) provider. For a list of providers, go to [cigna.com](http://cigna.com).

Includes the rental of one breast pump, per birth as ordered or prescribed by physician. Includes related supplies.

Six visits per year to a qualified lactation consultant for either individual or group classes. Any additional visits (7+) will be covered according to the plan's provisions.

## MY HEALTH ASSISTANT / Powered by WebMD

My Health Assistant is a resource that can be accessed online to find up-to-date health information and resources including:

- Info on diseases, conditions and current health research news
- Gender and age-specific health issues
- Health assessments and quizzes
- Articles on lifestyle improvement
- Medication information
- Medical dictionary
- Health calculators (BMI, etc.)
- "How-to" slide shows
- Emailed health updates

To access, log in to [mycigna.com](http://mycigna.com) and begin learning everything you ever wanted to know about health and medical conditions.

## FINANCIAL PLANNING FOR THE FUTURE IS NECESSARY FOR A COMFORTABLE RETIREMENT

### What is a 457 plan and do I need it?

The 457 deferred compensation plan (deferred comp) is a voluntary retirement plan that your employer offers so you can put even more money toward retirement directly from your pay. It's designed to be a supplement to your pension and is an additional way to invest long-term. Deferred comp can help you create a more financially secure future for you and your family. It can provide a simple approach for you to enjoy the benefits of long term investing. You're in control of how to use deferred comp to help achieve your goals.

### How much money do you need when you retire?

The amount is different for everyone, but experts say you generally need 70 to 90 percent of your current income to maintain your current standard of living. It's important to know the difference between what you'll have (from your Social Security, pension, and personal savings) versus what you'll need in retirement. Contributing to a deferred comp plan can help bridge that gap.

### What are the benefits of a tax-deferred plan?

Tax deferred means your money goes into your account before taxes come out of your check. For example, let's say you pay around 25% in income taxes. Because you contribute to your deferred comp plan pre-tax, putting \$100 in your account only costs you \$75 from your take-home pay. When you make withdrawals from the account in the future, you will have to pay income taxes.

### Roth 457 Accounts

Harris County employees also have the opportunity to participate in Roth 457 accounts through one of Harris County's deferred compensation vendors. When you contribute to a Roth 457, you pay taxes on the portion of your salary that goes into the plan; however, withdrawals of contributions and earnings can be tax free during retirement if certain conditions are met. If you wish, you can even split your contributions between traditional pre-tax contributions and Roth after-tax contributions.

### How do you put money into your account?

Contact one of the Deferred Compensation vendors for guidance and additional information. If you decide to participate, complete the county Auditor's Form 777—Payroll Deduction Agreement for automatic deductions from your paycheck. The minimum deduction is \$25 per month.

## FLEXIBLE SPENDING ACCOUNTS

### SHOULD I ELECT TO PARTICIPATE IN A FLEXIBLE SPENDING ACCOUNT?

A **Flexible Spending Account (FSA)** is a special non-taxed account designed to save you money on health care and dependent care expenses. Section 125 of the Internal Revenue Code allows you to pay for your portion of the cost of certain employee benefits before federal income and social security taxes are withheld from your pay. That means you will pay less in taxes and have more disposable income; however, there are certain limitations. Generally, after you make your health insurance coverage decisions, you may not change your mind in the middle of the year unless there is a qualifying change in your family circumstances.

You elect an annual amount to contribute to your accounts, and these funds are transferred automatically from your paycheck into your FSA before taxes are calculated. Because this money is deducted pre-tax, you automatically save an average of 20-35% depending on your tax bracket.

You can contribute \$216 per month (\$2,592 per year) in your Health Care FSA for the March 1, 2017 to February 28, 2018 plan year. The minimum amount you can contribute is \$25 per month. You then use the tax-free dollars you set aside to pay for eligible expenses incurred from 3/1/17—5/15/18 for out-of-pocket health, dental, and vision expenses for you, your spouse, and your dependents.

Cards will be automatically issued to the employee and enrolled spouse.

Employee can call to request cards for enrolled dependent children.

Cards are good for 3 years.

Example:



### ESTIMATING YOUR MONTHLY DEDUCTIONS

When you enroll, it is important to carefully estimate your eligible expenses for the upcoming year. Review how much you spent for physician, prescription, dental, vision, hospital, or other copayments over the past year. If you haven't kept track of your expenses, you can log on to [mycigna.com](http://mycigna.com) and review your claims history to provide you with the necessary information. This will help you estimate how much should be deducted from each paycheck.

Remember, even if you don't cover your dependents on your insurance, you may still file their claims on your Health Care FSA as long as you claim them on your federal income tax return as dependents.

Don't over-estimate! IRS Regulations state that any money left in the FSA at the end of the plan year, plus a 2-1/2 month grace period, is forfeited. Contribution changes are only permitted in the event of a qualified status change.

	WITH FSA	WITHOUT FSA
Annual income	\$35,000	\$35,000
Estimated health care pre-tax contributions	\$2,000	\$0
Form W-2 wages	\$33,000	\$35,000
Estimated Federal Income Tax	\$2,587	\$2,947
Estimated FICA	\$2,525	\$2,678
Health care expenses	\$0	\$2,000
Net after-tax income	\$27,888	\$27,375
<b>Your savings with the FSA</b>	<b>\$513</b>	

## THINGS TO REMEMBER ABOUT THE HEALTH CARE FSA

### Can I save time by having my claim reimbursements direct deposited into my bank account?

Absolutely. You may enroll by going to [mycigna.com](http://mycigna.com) or by completing the direct deposit form. Reimbursement funds will appear in your bank account approximately five (5) business days from the day that Cigna processes your claim. The direct deposit will be reflected in the “check stub” portion of your Health Care FSA Explanation of Payment (EOP). The EOP will state the amount of the reimbursement, when the electronic funds transfer was made, and when the funds will be posted to your bank account.

### What if I terminate my employment or retire?

Your participation in any FSA program will end. Any contributions made while you were an active employee must be spent before your plan participation ends. All claims incurred while actively at work must be filed by August 15, 2018.

### Can I use my Flexible Spending Account Debit Card for expenses other than prescriptions?

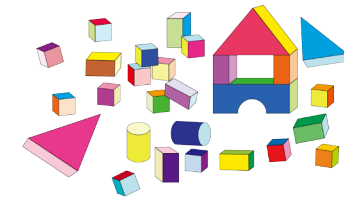
The Cigna Flexible Spending Account Debit Card can be used to pay eligible expenses at your health care professional's office, dentist's office, pharmacies, and hospitals. Most, but not all debit card transactions, will be automatically substantiated; however, in some cases, you may be asked to submit proof, such as an itemized receipt of your debit card purchases.

## WHAT IS A DEPENDENT CARE ACCOUNT?

The **Dependent Care (DC) FSA** lets you use tax-free dollars to pay for the care of your child (under age 13, or physically/mentally handicapped older dependents) and elder dependents while you are at work.

### Eligible expenses include:

- Day care
- Before and after school care
- Pre-school tuition
- Babysitting
- Day camp



For a list of eligible Dependent Care expenses go to [mycigna.com](http://mycigna.com).

The Dependent Care FSA works a little differently than Health Care FSAs in that it is not “pre-funded” and is similar to a checking account.

This means that you can only be reimbursed for an amount up to the total you have deposited into your account at any given point in the year. Each time you pay your day care (or other approved provider), you can file a claim for reimbursement of funds available.

Keep in mind that any unused funds in your Dependent Care FSA do not roll over from year to year and will be forfeited if not used.

When estimating, consider things such as vacation and holidays when your child will not be in school or day care.

Dependent Care Benefits require manual claims submission either via mail or fax to Cigna's FSA department.

Flexible Spending Accounts for the 2017-2018 plan year will not be set up and available for your use until your first paycheck of the new plan year. For bi-weekly employees, the date will be March 10, 2017. Employees paid monthly will have their accounts available on March 31, 2017. You will not receive your Cigna FSA debit card until 10 business days after your account is set up.

**OPTIONS:** Harris County offers your dental benefits through UnitedHealthcare Specialty Benefits and continues to provide two dental options: A **Dental Health Maintenance Organization (DHMO)** and a **Dental Preferred Provider Organization (PPO)** plan.

Either plan is available to employees at no cost. If you choose to enroll your dependents, you will be responsible for their portion of the monthly premium.

**QUESTIONS?** UnitedHealthcare Customer Service staff are available Monday-Friday, 7 a.m.-10 p.m. CST at **866.528.6072** (select "0" to speak to a representative).

You can check eligibility, claims, and determine out-of-pocket costs by using the Treatment Cost Calculator. You can also print or request your plan information online or through advanced telephone technology at **866.528.6072**.

**REGISTER ONLINE:** [yourdentalplan.com/harriscounty](https://yourdentalplan.com/harriscounty).

You can register online (registration and login button located at the bottom center of the home page), or call the toll-free number on your member ID card and follow the prompts for IVR (Interactive Voice Recognition) assistance.

\*Benefits for the UnitedHealthcare Dental DHMO plans are provided by the following: UnitedHealth Group Company, National Pacific Dental, Inc.

\*\*Benefits for the UnitedHealthcare Dental PPO plans are provided by UnitedHealthcare Insurance Company, located in Hartford, Connecticut.

UnitedHealthcare Dental HMO*	UnitedHealthcare Dental PPO**
No calendar year maximums; no yearly deductibles	\$1,750 calendar year maximum; \$50 yearly individual deductible (\$150 for family)
Basic care provided by network general dentists selected at enrollment. Members may change their designated dentist by contacting UnitedHealthcare Dental customer service by the 20 <sup>th</sup> of the month. Requested changes will be effective the first of the following month.	You may receive care from any licensed dentist; network dentists have agreed to accept negotiated fees as payment in full with no "balance billing" for covered services.
Each family member may select a different UnitedHealthcare Dental network general dentist (remember to include the Practice ID number when enrolling).	Non-network dentists could "balance bill," which may result in higher out-of-pocket costs. For more information, see the Benefit Summary or determine out-of-pocket costs by using the online Treatment Cost Calculator.
Covered procedures and copayments are listed on the Schedule of Benefits and may be found at: <a href="https://yourdentalplan.com/harriscounty">yourdentalplan.com/harriscounty</a>	In-network claims are paid based on the percentages and network discounts. Out of network claims are paid based on percentages of Maximum Allowance Charge (MAC).
When specialty care is required, your selected general dentist and UnitedHealthcare Dental Customer Service Representative will assist in managing your referral.	If you require specialty care, you may see any specialty care dentist you choose. When you receive care from a network dentist, you may save on your cost of care.
No waiting periods.	<b>New enrollees:</b> 6-month waiting period on endodontic procedures and all major services (new employees and newly-added dependents of current employees).
Adult & child orthodontics is included in the DHMO plan.	Orthodontia is not a covered benefit in the PPO plan.
No claim forms are required.	Claim forms may be required when a non-network dentist is used.

## CHOOSING THE RIGHT DENTAL PLAN FOR YOU AND YOUR FAMILY

### Which plan is best for me?

The DHMO plan provides comprehensive dental care with defined copayments for each covered procedure. You select a participating DHMO dentist from a network of providers and follow the plan rules/guidelines for services provided.

The PPO plan offers members a choice of dentists in-network, and the option to go out-of-network for services at a higher cost share. The plan includes an annual deductible and a calendar year maximum. With this plan, you pay a higher percentage of costs for services.

Choose the plan that best suits your needs for the upcoming benefit year.

### UnitedHealthcare DHMO Plan

Remember to select a dentist from the United Healthcare Dental Directory or Dentist Locator on [yourdentalplan.com/harriscounty](https://yourdentalplan.com/harriscounty) for you and each of your enrolled dependents. Indicate the Practice ID Number in the space on your enrollment form for each person enrolled.

You can obtain a complete [Schedule of Benefits](#) with covered procedures and copayments along with Exclusions & Limitations, available online at [harriscountytexas.gov/hrrm](https://harriscountytexas.gov/hrrm) or [yourdentalplan.com/harriscounty](https://yourdentalplan.com/harriscounty). You may also request a copy by calling customer service at the number located on your member ID card.

An [Evidence of Coverage](#) document may also be requested or viewed online and provides additional information about how to get the most from your UnitedHealthcare Dental HMO plan. Please take time to review this information before making dental benefit decisions.

**DHMO members:** Check out the dental health and wellness link at [yourdentalplan.com/harriscounty](https://yourdentalplan.com/harriscounty).

### UnitedHealthcare PPO Plan

There is no need to pre-select a dentist - you can receive treatment from any dentist, network or non-network. If you decide to use a network dentist, you can log on to [yourdentalplan.com/harriscounty](https://yourdentalplan.com/harriscounty) to browse the Dental Directory or Dentist Locator to help you find a dentist. When choosing a dentist, you could save on your out-of-pocket costs by selecting an in-network UnitedHealthcare dentist. Network dentists have agreed to negotiated fees as payment in full with no balance billing.

### Your PPO Costs

Payment of claims is based on negotiated discounts with network dentists. Payment of non-network claims is based on a Maximum Allowable Charge (MAC). The Maximum Allowable Charge is set by UnitedHealthcare Dental. This MAC is the most that United Healthcare Dental pays for a plan's covered dental procedure when a non-network dentist is used.

A Summary of Benefits includes the information about percentage of coverage by procedure category along with Exclusions & Limitations. After reviewing the plan documents, if you have any questions, a customer service representative will be happy to help you. Or, you may download a copy of the Certificate of Coverage at [harriscountytexas.gov/hrrm](https://harriscountytexas.gov/hrrm).

### Included with your PPO Dental Plan

**Prenatal Dental Care Program:** Women in their second and third trimesters are eligible for this program. When visiting your dentist, you need to supply the name and contact number of your OB/GYN. You will then receive additional cleanings or periodontal maintenance, at little or no cost, if the need is determined by your dentist.

### Oral Cancer Screening

Individuals who are determined at-risk by their dentist and are 30 years of age or older may be eligible for this once-yearly, light-contrast screening.





## DENTAL WELLNESS AND ESTIMATING THE COST OF TREATMENT

### WELLNESS SCREENING Included with your Dental HMO and PPO

The UnitedHealthcare Dental Wellness plan, through its eight Centers of Excellence, created a program that makes wellness a priority by performing a variety of unique services. By simply visiting the dentist, individuals might find that they may save more than their teeth and gums. It may just lead to early diagnosis, referral for, and treatment of a variety of diseases.

The Centers of Excellence offer free, possibly life-saving wellness screening services. Members set an appointment and complete a questionnaire. The dentist makes an assessment and provides appropriate screenings for any or all of four conditions.

Screenings may help determine if a member is “at-risk” for oral cancer, diabetes, or cardiovascular disease, and may lead to a referral for these conditions.

As part of the wellness visit, the attending dentists provide counseling and materials about the impact of tobacco use, obesity, and oral piercings, as well as information about oral disease and other medical conditions.

Contact the UnitedHealthcare Dental Onsite Representative at **713.274.5500 (Option 2)** to locate a Center of Excellence near you.

### What is the difference between Routine Cleaning and Deep Cleaning?

**“Routine Cleaning”** (prophylaxis) is the removal of normal tartar build-up and polishing teeth to remove stains. If you see your dentist regularly and have your teeth cleaned twice a year, a routine cleaning will likely be your dentist's prescription.

**“Deep Cleaning”** is a term used to describe scaling and root planing, a procedure that removes plaque and tartar build-up on teeth below the gums. Usually when you need a deep cleaning it is a sign that your oral health has changed, typically due to gingival (gum) inflammation. There could be several reasons for the change: periodontal disease, stress, pregnancy, tobacco use, or a change of medication – even a simple change in brushing or flossing habits.

### YOUR DENTAL TREATMENT COST

UnitedHealthcare Dental is committed to helping you make the most of your dental plan benefits by getting actual prices for treatments based on your individual plan, comparing the rates charged by different providers, and seeing your out-of-pocket cost so you can plan ahead. We have created an easy-to-use tool: the Treatment Cost Calculator.

With the Treatment Cost Calculator you can always make an informed choice about your dental treatments. It's easy to use and available to members 24 hours a day at [yourdentalplan.com/harriscounty](http://yourdentalplan.com/harriscounty).

### TREATMENT COST CALCULATOR

1. Log in with your username and password. If you haven't previously registered at [yourdentalplan.com/harriscounty](http://yourdentalplan.com/harriscounty), you can register now.
2. To get started, visit [yourdentalplan.com/harriscounty](http://yourdentalplan.com/harriscounty) and select Plan Info > Treatment Cost Calculator.
3. Next, you'll enter information about the practitioner performing the procedure. You'll need the following information:
  - The approximate date of the procedure
  - The Practitioner ID (To find the ID of a network practitioner, click the link to search for dentists who perform the procedure)
4. On the next screen, you'll enter information about your procedure. Select the procedure from the list of common treatments shown. You can also enter the procedure code if you know it, or display a list of procedure codes.
5. Your treatment cost results will be displayed, including the cost of the service based on your specific plan, the amount you're responsible for (coinsurance), any limitations or waiting periods in your plan, and your annual deductible which is the amount you must pay each year before your plan starts paying benefits.
6. From the treatment cost results page, you can display your dental benefits summary which lists your plan features including in and out-of-network coverage rates, your annual deductible, and your annual maximum.





## IMPORTANT DENTAL INFORMATION

### UnitedHealthcare Dental DHMO Specialty Care Referrals and Emergency Dental Services Instructions:

Customer Service: 866.528.6072, Hours: 7 a.m. - 10 p.m. CST

**Specialty Care Referrals:** Certain dental procedures may require the expertise of a specialist and require a specialty care referral. Your assigned primary care dentist is responsible for completing the specialty referral form. With your form in hand, contact Customer Care for an authorization number and a specialist authorized to provide your care. Referrals are not needed for children up to age eight to see a pediatric dentist. Children ages eight and older need to get a referral from a primary care dentist. Children under age eight who need services of a specialist other than a pediatric dentist must still get a specialty referral.

**Emergency Dental Services:** If you are within seventy-five miles of your Selected General Dentist, simply contact your selected dentist who will make reasonable arrangements for such emergency dental care. If you are more than seventy-five miles from your Selected General Dentist, or you cannot reach your Selected General Dentist or Customer Service, you may obtain Emergency Dental Services for stabilization from any licensed dentist. Potential examples of emergencies are excessive bleeding, severe pain, or acute infection. Reference the Dental Plan Documents for specifics at [harriscountytexas.gov/hrrm](http://harriscountytexas.gov/hrrm).

In a non-emergency situation, you will receive an explanation of benefits via the mail that will list the specialist contact information and your authorization number. For emergency situations, you will receive a call back from your approved participating specialist.

It's been said that people typically visit their dentist more often than they visit other doctors. It's important to know that as health care becomes more integrated and dentists increasingly focus on more than just teeth, they are becoming indispensable members of the larger health care team.

The bacteria that inhabit the mouth, causing tooth decay and gum disease, may be found elsewhere in the body. Though there may be no pain or noticeable symptoms, this bacteria can lead to far more serious conditions. We are continuing to learn that gum disease may heighten the risk for heart disease, diabetes, pregnancy complications, and other conditions.

### FILLING OPTIONS TO CONSIDER

Amalgam is the silver filling that dentists have been using for many years to fill cavities; resin-based composite fillings are white (tooth colored). You may have heard about the safety concern of using amalgams because mercury is part of the filling material. However, the American Dental Association, the National Institutes of Health, and the U.S. Public Health Service, among others, have stated that, when combined with other metals, as it is in amalgam, it is an acceptable standard of treatment.

Because some dentists have a concern about using amalgam material, they choose to provide only composite fillings for their patients. We suggest you discuss with your dentist his or her practice policies.

### CROWN OPTIONS TO CONSIDER

A crown is a metal cap that covers and strengthens a tooth. Crowns are generally necessary along with a root canal or when a standard filling is not enough support for the tooth structure. Crowns are made of different materials - metal only or a porcelain ("tooth-colored"). A crown is not just the cap that sits over the tooth...there can be other procedures and materials required, such as a gold post, a core build up, or a pin. Each one adds to the total cost.

Crown costs vary depending on the materials used and your dentist can provide an itemized treatment plan. For the DHMO plan, each covered crown is listed on your Schedule of Benefits. Check the copayment and any additional fees that are indicated [i.e. porcelain on back teeth and additional lab fees for noble (low gold) and high noble (high gold) metals].

Other procedures may be required during your treatment, such as a root canal - this adds to the cost of restoration. Under the PPO plan your benefit allowance is 50%, whether your dentist is in or out-of-network. The out-of-network dentist may balance bill for services above the maximum allowable charge fee schedule. You have greater savings when you choose a network dentist.

## VISION CARE PROGRAM AND COVERAGE INFORMATION

### Vision coverage is provided automatically for you and each dependent you enroll in the medical plan.

With the vision plan, when you use participating providers you will pay lower out-of-pocket expenses and receive a higher level of benefits. You may also use out-of-network benefits; however, your benefit level is reduced - you will pay for the services and you must file a claim with Superior Vision for reimbursement.

### HOW THE VISION CARE PROGRAM WORKS

Each time you need vision care, you may seek care through the Superior Vision benefit plan. Select a Superior Vision participating provider by calling customer service at **800.507.3800**, or visit [superiorvision.com](http://superiorvision.com). When you make your appointment, identify yourself as a Harris County Superior Vision Plan member. You are eligible for a vision examination provided by a network optometrist or ophthalmologist once every twelve months.

At an in-network provider, members will receive a **\$130** retail allowance toward the cost of the frame. The Superior Vision benefit plan provides **\$130** toward your contact lens evaluation and fitting fee as well and the cost of contact lenses. A **\$300** Lasik benefits reimbursement is also available either in or out-of-network in lieu of other benefits.

### COVERED SERVICES

Highlights of your vision care benefits are shown in the chart. Copayments are not applicable when utilizing out-of-network providers.

For the complete schedule of benefits, reference the Vision Plan Benefit Certificate of Coverage at [harriscountytexas.gov/hrrm](http://harriscountytexas.gov/hrrm).

Benefits are available once every 12 months from last date of service.

Service/Product	In-Network	Out-of-Network
Complete Visual Exam	\$10 copay	Up to \$35
Choose glasses or contacts		
Materials (when purchasing eyeglasses, lenses, frames, or contacts in lieu of eyeglasses)	\$25 copay	—
Frames	\$130 retail allowance after \$25 materials copay	Up to \$70
Single Vision* Lined Bifocal* Lined Trifocal* Lenticular Lenses*	Standard basic lens covered at 100% after \$25 Materials copay	Up to \$25 Up to \$40 Up to \$45 Up to \$80
Contact Lenses: Elective	\$130 retail allowance after \$25 materials copay	Up to \$80
Contact Lenses: Necessary**	100% after \$25 Materials copay	Up to \$150
Lasik Vision Correction***	\$300 benefit	\$300 retail benefit

\* Standard basic lens coverage included in your **\$25** copay for glasses, lenses, or frames and lenses. Lens cost that exceeds the basic coverage is the member's responsibility. Members may receive a discount of up to 20% from a participating provider's usual and customary fees for eyewear purchases which exceed the benefit coverage.

\*\* Necessary contact lenses are determined at the provider's discretion for one or more of the following conditions: Following cataract surgery without intraocular lens implant; to correct extreme vision problems that cannot be corrected with spectacle lenses; with certain conditions of anisometropia; with certain conditions of keratoconus. If your provider considers your contacts necessary, you should ask your provider to contact Superior Vision concerning the reimbursement that Superior Vision will make before you purchase such contacts.

\*\*\*Lasik Vision Correction: Superior Vision provides each member a **\$300** allowance available both in and out-of-network. Superior Vision has partnered with the LCA. In-network providers may offer additional savings and financing. Call **877.557.7609** for assistance in coordinating your care.

Life Insurance provided by:



### BASIC LIFE & AD&D

Life insurance and Accidental Death and Dismemberment (AD&D) Insurance provide protection for your family in the event of your death or accidental injury.

The County currently provides a basic level of insurance to eligible employees at no cost. Employees have a life insurance benefit of \$30,000 and an AD&D benefit of \$5,000.

Dependent life is provided at \$5,000 for a spouse and \$2,000 for children up to age 26 at no cost to you.

Dependent Life Insurance coverage is only available for the dependents covered under your Medical Plan. All Dependent Life Insurance terminates when the employee retires.

If you die while insured for Life Insurance, or if you have an accident while insured for AD&D Insurance, and the accident results in loss, Dearborn National will pay benefits according to the terms of the Group Policy after receiving proof of loss.

For AD&D Insurance, loss means loss of life, hand, foot, or sight, which is caused solely and directly by an accident, occurs independently of all other causes, and occurs within 365 days after the accident.

### OPTIONAL TERM LIFE INSURANCE

Employees have the option of purchasing additional Life Insurance equal to one, two, or three times their annual salary up to a maximum of \$450,000. If your salary or wage changes, your insurance amount will change on the next plan year. REMINDER: Any Pre-Tax Life Insurance provided under the County plans in excess of \$50,000 is subject to annual taxation.

Employees electing to increase their optional life insurance are required to complete an Evidence of Insurability (EOI) form and be approved by Dearborn National before additional coverage will be effective.

OPTIONAL LIFE INSURANCE*	MONTHLY RATE /\$1,000 OF COVERAGE
Under 30	\$ .046
30-34	.061
35-39	.073
40-44	.095
45-49	.146
50-54	.223
55-59	.417
60-64	.582
65-69	1.067
70-74	1.843
75 and over	1.998

**Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insured.**

**\*These amounts will be calculated on your enrollment form according to your age and/or salary at the time of enrollment.**

### Converting Group Term Life Insurance to Individual Insurance

Under the terms of your Group Life policy, some or all of your insurance coverage may be converted to permanent insurance. The right to convert to a Dearborn Guaranteed Life Insurance policy is guaranteed, provided the terms as described in your Booklet-Certificate are met. A Dearborn representative can assist you, without cost or obligation, with the conversion process and answer any questions you may have (800.348.4512). If you are age 76+, your only conversion option is for a Single Pay Life policy. Your application and first premium must be submitted within the 31 day period specified in your Book-Certificate.



### Why buy long-term disability coverage?

Most of us live from paycheck to paycheck and cannot afford to be without some income. This coverage can help provide income to pay for your financial obligations such as mortgage or rent, car loans, car insurance, food, utilities, medical and dental insurance, credit card payments, and taxes. This benefit will help pay all the normal monthly expenses and bills that continue even when you cannot work and are not receiving a paycheck from Harris County.

**Long-Term Disability Insurance from CIGNA** - affordable income protection if you are unable to work due to a covered injury or illness.

Disability insurance can help you pay your bills and maintain your standard of living if you were to become disabled due to a covered injury or illness. When you can't work, even for a short time, your financial situation can become difficult very quickly. Disability insurance helps protect the most important asset you have, which is your ability to earn a paycheck.

How much disability insurance do you need? To get an idea of how much your family would need to continue its current lifestyle, it might be a good idea to check out our helpful **Disability Income Needs Calculator** at [cigna.com/our\\_plans/disability/calculator/income\\_needs\\_calc.html](http://cigna.com/our_plans/disability/calculator/income_needs_calc.html) to help you estimate your insurance needs based on your own unique situation.

### Other Valuable Programs and Services from CIGNA

You and your covered family members have access to the following CIGNA Programs and Services at no cost:

- ▶ CIGNA Healthy Rewards® program provides you and your covered family members with discounts on health and wellness programs and services like weight loss management, fitness, smoking cessation and more. Enjoy instant savings of up to 60% when you take advantage of this opportunity. Visit [cigna.com/rewards](http://cigna.com/rewards) (Password: savings) or call **800.258.3312**.
- ▶ CIGNA's Will Preparation Program offers you and your covered spouse access to a website that helps you build state-specific customized wills and other legal documents. Visit [cignawillcenter.com](http://cignawillcenter.com) or call **800.901.7534**.

### Fast, hassle-free claim service:

Prompt attention to claims actually improves results when it comes to getting people back to work. Experienced disability claim managers will work quickly and accurately to get your claim information. Through this relationship, CIGNA will work together with you and Harris County to devise the best strategy for your speedy, safe return to work.

It's easy to file a claim. Simply call CIGNA's toll-free number at **800.36.CIGNA**, or **800.362.4462** and a representative will walk you through the process. You can also fill out the online claim form on [cigna.com](http://cigna.com).

### Please have this information ready before you report a claim:

- ▶ Your name, address, phone number, birth date, date of hire, Social Security Number and employer's name, address, and phone number.
- ▶ The date and cause of your disability and when you plan to return to work. If you are pregnant, provide your expected delivery date.
- ▶ The name, address, and phone number of each doctor you are seeing for this absence.

### Important reminders:

- ◇ Always seek appropriate medical attention immediately. Your health and safety come first.
- ◇ Contact your supervisor to let them know you will be absent.
- ◇ Call CIGNA as soon as possible.



**Optional Long-Term Disability:** If you elect to enroll in this plan, premiums are automatically deducted from your paycheck on an after-tax basis. Employees electing to enroll in this plan are required to complete an Evidence of Insurability (EOI) form and be approved by Cigna before optional LTD will be effective.

## BASIC AND OPTIONAL LTD COMPARISON

The monthly rate for optional long-term disability is \$.337/\$100 of your pre-disability monthly earnings

This benefit applies to covered earnings such as wages or salary, and excludes earnings received from overtime pay and other extra compensation

Long-Term Disability (LTD) is part of your Harris County Benefits Plan. The insurance has two parts: Basic LTD and Optional LTD (Buy-Up Plan). You are eligible for the Basic LTD insurance on the first day of the month after 2 months of continuous employment with Harris County. For Optional LTD (Buy-Up Plan), you are eligible for coverage the first day of the month following 12 months of continuous employment with Harris County.

COVERAGE	WAITING PERIOD	MONTHLY BENEFIT	MONTHLY MINIMUM	MONTHLY MAXIMUM	MAXIMUM BENEFIT PERIOD	
BASIC LTD	180 days	Your employer pays a benefit amount of up to 50% of the first \$10,000 of your pre-disability covered monthly earnings	\$100	\$5,000	2 years	
OPTIONAL LTD	90 days	The Optional LTD Coverage level allows you to change the percentage of your monthly benefit to 60% of your pre-disability covered monthly earnings	The greater of \$200 or 10% of your disability benefit, prior to any deductible sources of income	\$6,000	Age at Commencement of Disability	Duration of Benefit Period
					Less than age 62	To age 65, or 3 years and 6 months if longer
					62	3 years, 6 months
					63	3 years
					64	2 years and 6 months
					65 or older	2 years

**Note:** Your LTD benefit may be reduced if you or your immediate family members receive or are eligible to receive deductible income as defined in the Group Policy. Examples of deductible income include sick pay, Social Security, Workers' Compensation, and TCDRS benefits.

### DISABILITY FACTS TO PONDER

- 3 out of every 10 workers will experience an accident or illness that keeps them out of work for three months or longer.
- 43% of all 40-year olds will suffer a disability for at least 90 days prior to age 65.
- More than half of all personal bankruptcies and mortgage foreclosures are due to disability.
- In just the past hour, almost 3,000 Americans became disabled and that calculates to 49 people becoming disabled every minute.
- Every :01 second another disabling injury occurs in the US.
- More than 1 in 5 adults believe that unemployment or Social Security will cover them if they become disabled, but the average monthly SSDI benefit is only \$1,004.
- Over 85% of disabling accidents and illnesses are not work related, and therefore not covered by workers' compensation.
- Over 6.8 million workers are receiving SSDI benefits and almost half are under age 50. This represents only 13% of the over 51 million Americans classified as disabled.



## IMPORTANT INFORMATION ABOUT MEDICARE & COBRA

### MEDICARE PARTS A & B

**Medicare becomes the primary insurer when a retiree, or a dependent of a retiree, turns 65 or becomes eligible due to disability. Harris County medical benefits then become secondary to Medicare.**

The Harris County Medical Plan coordinates its benefits with Medicare Parts A & B. Since Medicare is the primary insurance, it must pay benefits first before the Harris County Medical Plan will pay benefits. The Harris County Medical Plan will pay benefits as if Medicare Part B paid first even if you are not enrolled in Medicare Part B. This will cause a gap in your coverage if you do not enroll in Medicare Part B as a retiree.

NOTE: If you are actively at work upon attaining the age of 65, you do not need to purchase Medicare Part B. If your spouse's primary insurance is the Harris County plan, they do not have to purchase Medicare Part B until you retire.

Active employees and their covered dependents who are eligible for Medicare may postpone enrolling in Medicare until the employee retires. Each employee and/or their dependent should make this decision based on their individual situation. Medicare will pay secondary to the Harris County Medical Plan for covered services if you do choose to enroll while actively employed.

You should contact the Social Security Administration at **800.772.1213** if you have any questions concerning coordination of benefits between the Harris County Medical Plan and Medicare.

### MEDICARE PART D

Harris County Medicare eligible employees and retirees should NOT enroll in Part D — Medicare Prescription Drug Plan. Enrollment in a Medicare Prescription Drug Plan is voluntary, but in most cases is unnecessary because the Harris County Medical Plan administered through Cigna provides more comprehensive prescription drug coverage. In addition, there is no coordination of benefits between Harris County's medical plan and the Medicare Prescription Drug Plan; however, there will continue to be coordination with Medicare Parts A and B.

If you meet certain income and resource limits, Medicare's Extra Help Program may assist you by paying some of the costs of its prescription drug coverage. You may qualify if you have up to \$17,820 in yearly income (\$24,030 for a married couple living together) and up to \$13,640 in resources (\$27,250 for a married couple living together).

If you don't qualify for Extra Help, your state may have programs that can help pay your prescription drug costs. Contact your State Health Insurance Assistance Program (SHIP) for more information at **800-252-3439**. Remember, you can reapply for Extra Help at any time if your income and resources change.

For more information about getting help with your prescription drug costs, call Social Security at **800.772.1213** or visit [socialsecurity.gov](https://www.socialsecurity.gov). If you or any of your covered dependents are eligible for additional coverage through Medicaid, you should contact 800-MEDICARE (**800.633.4227**) or visit [medicare.gov](https://www.medicare.gov) to determine the best prescription drug option for you.

### COBRA NOTIFICATION OBLIGATIONS

The federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides group health insurance continuation rights to employees, spouses, and dependent children if they lose group health insurance due to certain qualifying events. Two qualifying events under COBRA require you, your spouse, or dependent children to follow certain notification rules. **You are required to notify Harris County of a divorce or if a dependent child ceases to be a dependent child under the terms of the group health insurance plan.**

Each covered employee, spouse, or dependent child is responsible for notifying Harris County within 60 days after the date of the divorce or the date the dependent child ceased to be a dependent, as defined under the terms of the Group Health Insurance Plan. Failure to properly notify Harris County within the required 60 days will forfeit all COBRA rights that may have arisen from these two qualifying events!

## MEDICAL, DENTAL AND VISION MONTHLY RATES EFFECTIVE MARCH 1, 2017

Harris County continues to pay a significant portion of the cost for your health care coverage. For example, if you select coverage for yourself only, you pay no monthly premium for the Base/HAMP Medical Plan and \$75.00 for the Plus/HAMP Medical Plan.

### BASE/HAMP MEDICAL PLAN W/PPO DENTAL

Classifications	Employee	County	Total
Employee Only	\$0.00	\$570.26	\$570.26
Employee + Spouse	\$250.00	\$867.27	\$1,117.27
Employee + Child	\$225.00	\$837.58	\$1,062.58
Employee + Two or More	\$400.00	\$1,043.30	\$1,443.30

### BASE/HAMP MEDICAL PLAN W/DHMO DENTAL

Employee	County	Total
\$0.00	\$555.43	\$555.43
\$250.00	\$838.32	\$1,088.32
\$225.00	\$808.63	\$1,033.63
\$400.00	\$998.43	\$1,398.43

### PLUS/HAMP MEDICAL PLAN W/PPO DENTAL

Classifications	Employee	County	Total
Employee Only	\$75.00	\$736.40	\$811.40
Employee + Spouse	\$450.00	\$1,184.15	\$1,634.15
Employee + Child	\$375.00	\$1,098.60	\$1,473.60
Employee + Two or More	\$600.00	\$1,374.19	\$1,974.19

### PLUS/HAMP MEDICAL PLAN W/DHMO DENTAL

Employee	County	Total
\$75.00	\$721.57	\$796.57
\$450.00	\$1,155.20	\$1,605.20
\$375.00	\$1,069.65	\$1,444.65
\$600.00	\$1,329.32	\$1,929.32

# Human Resources & Risk Management

Benefits Division

1310 Prairie, Suite 400

Houston, TX 77002-2042

Call: 713.274.5500

Toll Free: 866.474.7475

Fax: 713.274.5501

Web: [harriscountytexas.gov/hrrm](http://harriscountytexas.gov/hrrm)

## Commissioners Court

Ed Emmett

County Judge

Rodney Ellis

Precinct 1 Commissioner

Jack Morman

Precinct 2 Commissioner

Steve Radack

Precinct 3 Commissioner

R. Jack Cagle

Precinct 4 Commissioner

